

The London School of Economics and Political Science

‘Do It Yourself’ Development:

Ambiguity and Relational Work in a Bangladesh  
Social Enterprise

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## ABSTRACT

Young women walk the forefront of transformation as Bangladesh liberalizes its economy, decentralizes its state functions, and submits its poverty-alleviation plans to markets. Targeted by “financial-inclusion” and entrepreneurship-training programs as both the objects and instruments of economic growth, women such as Bangladesh’s iconic “iAgents” navigate the shift from kinship and patronage-based moral economies of development to a detached market-based one. Cycling through impoverished villages to provide information services via Internet-enabled laptop computers and digital medical equipment, iAgents attempt to generate an income sufficient to support their families.

This thesis explores the socio-structural features and relational effects of market-driven approaches to poverty alleviation. Situating social enterprise within Bangladesh’s history of development models, it begins with the role of development resources in constituting the country’s new middle classes and patron-client relations. For clients, embarking on ventures such as iAgent represents personal, kinship, and ethical projects of improvement, despite social stigma for engaging in undignified work. As they undergo entrepreneurial training, young women encounter disciplinary devices not as bureaucratic and rationalizing measures but as extensions of the class, gender, and ideological projects of their middle-class social-enterprise superiors. iAgents occupy an ambiguous position between competing community and enterprise models of expectation. These new economic arrangements assert unsteady social positions, relationships, and agentive potential for people in rural Bangladesh.

Based on fifteen months of ethnographic fieldwork (April 2013-July 2014), this thesis contributes to the anthropology of economic action. It argues that, contrary to the linear and communicative models of economic activity employed in development projects and academic theories about market devices, structural and relational ambiguity is a primary product of social entrepreneurship and is also necessary for such enterprises to function. Ambiguity serves as a resource used by project actors, in unequal ways, in the relational work of negotiating recognition and authority in precarious circumstances.

*For the iAgents  
and their futures*

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## NOTE ON STYLE

I represent Bengali words as transcriptions (to be as phonetically accurate as possible) rather than transliterations, in order to capture more closely the nature of vernacular speech. I alter key personal, organizational, and locational names to protect the anonymity of my interlocutors. In July 2013, the value of the Bangladeshi taka was approximately 115 BDT for one British pound.

## PROLOGUE: DIGITAL FIRST RESPONDERS

*December 2013.* iAgent Rahela and I were cooking spiced potatoes for her family's breakfast over the fire pit behind her thatched house when her mobile phone rang. Some event had happened near the railway station at the market town, a district official reported, and she should cancel her plans for the day and come immediately. Rahela handed the wooden spoon to her younger sister, called iAgents Rimi and Brishti to join us, and we wheeled our bicycles to the dirt road.

As the four of us cycled across the fields bordering the train tracks, we saw the upraised rail line, a throng of people, and train cars sitting in unnatural positions. The train had derailed, and onlookers informed us that there were many casualties. The engine and the first few cars had shot off the tracks—at the location where the fishplates had been removed deliberately—and lay crumpled on their sides at the bottom of the embankment.

It was a time of unprecedented political chaos, at least in Rahela's memory. A group of opposition parties was boycotting the upcoming national elections because the ruling Awami League was failing to heed demands that it resign and establish a neutral administration to oversee the polls (Chowdhury 2015; Islam 2015; Morrison 2015). The protests (*hartal* and *oborodh*) were forms of mass demonstration that meant the shutdown of workplaces, offices, shops, and roadways sometimes for a week at a time. Shutdowns were often enforced violently by sabotaging railway tracks, felling trees across highways, and throwing firebombs on vehicles daring to travel. Thus far, *hartals* for iAgents meant avoiding markets, but the threat primarily targeted shopkeepers and drivers who supported the ruling party, not girls on bicycles. *Hartal* violence had so far been a distant, nationwide reality, an ever-present danger. Yet it was a danger that existed just beyond the boundaries of the "local," which for us meant the fifteen-kilometer radius within which we cycled each day. The national political drama had now entered the intimate and everyday lives of the iAgents.

We left our bicycles at Brishti's aunt's house in a village across the tracks and fought our way through the crowd. A family stood guard over a plot of young rice plants near the embankment and attempted in vain to hold back the multitudes with a length of rope. The train's engine car leaked thick black oil onto another family's tiny agricultural plot. A small boy, squatting in the field, used a piece of bent metal gathered from strewn train parts to spoon the oil into a plastic bottle. Hawkers availed of the concentration of people to sell newspaper-wrapped packets of puffed rice.

We searched for the officer who had telephoned Rahela. We found him in a dense cluster of people pointing their camera phones at the ground. The officer shuttled us to the center, where we encountered three dead bodies. "You have to take their photos so we can identify them," he instructed.

Rimi and Brishti pulled out their Sony cameras, and Rahela held out the tablet she had won for high performance as an iAgent. At no point did the iAgents display emotion or self-consciousness as they shoved men aside to view more closely the bodies and efficiently cover all angles. Rimi and Brishti commented jealously that Rahela had been the one called for the job because she had the tablet, which people considered a more professional piece of photography equipment than a point-and-shoot camera. Rahela retorted that they could have won the tablet too, had they decided to work harder. After promising to print copies of the photographs for the officer, the iAgents and I headed back to Brishti's aunt's house. They energetically washed the mud off their feet and trouser hems and then went to the nearby market to buy winter shawls.

The next day, people on the distant river islands where Rahela resumed her normal work discussed the train accident. Rahela interrupted such conversations by asserting that we had been there to witness it firsthand, and she launched into a dynamic account of what happened and how many people died. Tears in her eyes, she described poignantly how seeing a victim, an old man, made her experience intense suffering (*onek kosto kortechi*). She noted how dirty he looked lying on the hard ground, when he had probably bathed that morning in anticipation of the journey. He and the other victims did not have mobile phones with them, only small plastic bags carrying extra clothing and their tickets. "And they had only one more stop to go!" Rahela lamented, her tears streaming. She commented on the poverty of the three victims, which she interpreted from the quality of their clothing, and how she had sobbed (in her current narration) while looking at the old man. No one had come to claim them even twelve hours after the accident. "They didn't belong to anyone. Can you imagine how terrible it would be not to belong to anyone?"

I wondered about the seeming disjuncture between Rahela's response at the accident site and her narration of it later. Perhaps she was initially in shock, and the emotion developed more fully in the social context of reliving and retelling. Perhaps also she intuitively knew that firsthand experience of local news was a form of social capital that might connect her to her clients in more personal ways. Perhaps her different ways of dealing with the events were a means of coming to terms with the intense uncertainties and anxieties of life in rural Bangladesh as an iAgent.

\* \* \*

In this thesis we see how young women walk at the forefront of transformation and ambitious expectation, as Bangladesh undergoes monumental change in its economy and society. They epitomize the liminality, precariousness, and ambiguity that characterize the nation's experience with the conflicting registers of speculative growth accompanying developmental

“success” and blockaded mobility generated by political chaos.

Two of “the world’s busiest laboratories” (Chowdhury 2015:192)—in constitutional democracy and market-driven development models—converge in this vignette of young women attending to a sabotaged train in northwestern Bangladesh. The disruptive events and changes provoked by these experiments in politics and development are summons for alternative and better futures, but they also intensify the already precarious existence of many people. In both cases—as the political elite engages in destructive politics and the economic elite financializes social programs—it is the poor who are most negatively affected and who experience aggravated inequalities. Interrupted livelihoods, forfeited land, and the fear of not belonging to key social-support structures lie central to the story of many families in Bangladesh. The train derailment symbolizes not only the unsettled everyday lives of citizens as political parties act at whatever cost to assert their agendas. It also serves as a metaphor for the ruptures that people face as new types of organizations rearrange social relationships in the name of poverty alleviation and societal betterment. Citizens experience these broader events as ethical disjunctures that reference the erosion of social values, values that iAgents seek to repair through various projects.

Broader anxieties about the ways in which social relations are changing in Bangladesh are brought to bear especially on young women who challenge gender norms. This thesis documents the struggles and ambiguities of young women working as iAgents as they deal with the transitions from home-based work to outside work, from philanthropic modes of development organization to dispassionate market-driven ones, and from paternalistic patronage relations to detached ones promising “empowerment.” It traces changes within a social enterprise model in the context of emergent global development priorities, shifting class structures and relations, and gendered constraints and opportunities in the country. As Bangladesh further experiments with governance structures, liberalizes its economy, decentralizes its state functions, and submits its poverty-alleviation plans to markets, young unmarried women—as garment workers, health extension workers, microcredit customers, and iAgents—bear a remarkable burden of emergent and contradictory expectations and new forms of accumulation.

## CHAPTER ONE

### INTRODUCTION: RELATIONS OF AMBIGUITY AND CHANGE IN BANGLADESH

*February 2013.* Rahela and Taspia, two iAgents living in different districts in northwestern Bangladesh, set out each morning by bicycle on the hard-packed dirt paths leading out of their villages. The shawl of one and the thick sweater of the other kept the morning chill away and concealed their teal and yellow uniforms. The sun had risen, but only a dim brightening of the thick late-winter fog divulged it. The young women turned onto main roads and slowed to avoid potholes that appeared only moments before their front wheels would tumble over them.

Signs of life began to appear. Taspia saw lungi-clad men bent ankle-deep in paddy, thrusting individual electric-green young rice plants into the sodden ground. Rahela nodded to elderly men wrapped in blankets who emerged from thatch houses for morning walks. Pullers of flat-bed rickshaw carts sat in clusters, drinking steaming tea and waiting for passengers. Few women ventured to the road this early in the morning; they would be tending animals and preparing breakfast.

Rahela and Taspia each described how the feeling of flying along the road made them cycle faster, pushing against the wind. Large satchels strapped to rear racks carried the iAgents' tools of trade—laptops, modems, and digital health equipment. The young women carried the hope that each tomorrow would be slightly different and better than today.

*July 2013.* The two women were again on the road to pursue the day's work. The first of the two, Rahela in Lalpur subdistrict, eagerly took the paved track to the market, where a tailor had just finished her new three-piece outfit (*shalwar, kameez, and urna*; a knee-length tunic over loose cotton trousers and scarf draped over the shoulders) made of embroidered cloth of a design imported from India. Along the way, people waved or shouted a greeting as she passed. Exchanging friendly news with the tailor, she wrapped the bundle of cloth carefully and tucked it away, eager to hear her aunts' exclamations as they inspected the quality of the handiwork. She would change clothing when she arrived at their house so that her new outfit would stay fresh in the humid monsoon heat. It was Ramadan, the month of fasting, and that day Rahela would visit her mother's natal village. She would invite her relatives to celebrate an Eid ul-fitr (end of Ramadan) meal with her parents and younger siblings so that they could see the finished work of her parents' house. Rahela herself had renovated it, using her iAgent earnings and hiring her unemployed cousins to replace the brittle bamboo frame with freshly cut stalks and to exchange the disintegrating thatch walls for fresh tin panels. In the middle of a relaxed month, Rahela provided only casual iAgent services and advice, served the regular customers who visited her house, and refrained from holding group sessions and traveling far from home. Her duties managing the shop adjacent to her house had lessened since her father and brother began

working there full time. Most days of Ramadan, she sat on a platform in the bamboo thicket opposite her house, enjoyed the breeze, and took one call after another on her mobile phone. “I switch SIM cards in the evenings when I come home. During the day, men are afraid of me when they ask my advice as iAgent, but in the evenings, they all want to marry me!” Rahela laughed.

Meanwhile, the second young woman, Taspia in Amirhat subdistrict, struggled to move her bicycle on interior roads to reach the village of her farmers’ group. Her muscles burned as she forced the soft tires to turn on the soggy path, and several times she sank into inches of mud. It was difficult to pull her bicycle out of the waterlogged earth, nearly losing her sandals and dirtying her *shalwar* hems. Rather than helping her, men hanging out on a roadside bamboo platform spoke hurtful words about the impropriety of girls riding bicycles. Taspia ignored them. She had been too exhausted from the previous full-day’s work to arise for *sehri*, the pre-dawn meal before a day of fasting. Now, in the forty-degree-celsius heat with the full humidity of the monsoon, she regretted not having drunk a large glass of water. Sweat stung her eyes, but she had to keep struggling. Her first iAgent loan installment of 2,632 taka (23 GBP) was due this month. She had made less than 800 taka (7 GBP) in her first three months as an iAgent, and she would need that money to purchase Eid gifts and food for her parents and sisters. No one else in her family had the means to do so. What would the neighbors say when Taspia and her family were the only people not wearing new clothes on Eid? How shameful it would be if, instead of distributing beef *pulao* (rice cooked in a seasoned broth) to visitors, they would be the ones slipping into relatives’ houses for a meal. Having no brothers to step in when their father injured himself at the jute-processing factory where he worked for a pittance, Taspia took it upon herself to play the role. Yet her dream of rescuing her family from poverty seemed ever more elusive, especially when she arrived at her destination to find that none of the farmers had shown up for her session; instead they were napping in the shade of their homes. “I’ll never get married,” Taspia lamented. “Before it was because we had no money for dowry. But now it is because this iAgent hawker work is so shameful, forcing me to go here and there peddling things people won’t buy!”

#### THE iAGENTS OF BANGLADESH

How did these two individuals—in a place where most women stayed at home and computers were absent outside of district centers—come to be riding bicycles and carrying a suite of electronics? How did Rahela’s and Taspia’s present circumstances vary so starkly, despite their common social backgrounds, village contexts, and present livelihood? While the identity of “iAgent” enabled one of them to accrue status within kinship and other relationships, it seemed to offer shame and stigma for the other. Their stories are not entirely unique; they represent

structural positions occupied by myriad other women in districts across Bangladesh. Their divergent experiences, I argue throughout this thesis, are a structural outcome of what I call “DIY (do-it-yourself) development.” DIY development serves as an umbrella term to discuss the assumptions, ideologies, and practices behind the devolution of the responsibility for poverty alleviation to the poor themselves (for aspects of these processes, see Cross and Street 2009; De Neve 2014; Dolan 2012; Elyachar 2005, 2012; Karim 2011; Mosse 2011; Redfield 2012; Roy 2012a, 2012b; Schwittay 2011a, 2011b). In the following chapters, I explore the ways in which these practices act on people’s experiences of time and agency.

Rahela and Taspia participated in a women’s DIY livelihood initiative in Bangladesh called the “iAgent Social Entrepreneurship Program.” The program comprised a network of disparate individuals and organizations that coalesced around the compelling image of young Bangladeshi women from poor villages trained to serve as information agents, or “iAgents.” Equipped with Internet-enabled laptops, digital medical equipment, and multimedia content on topics including family planning, legal rights, agricultural techniques, and hygiene, iAgents traveled by bicycle to provide access to information to marginalized villagers. These young entrepreneurs—Rahela, Taspia, and over one hundred others—charged a small fee for each service and attempted to generate an income sufficient to support themselves and their families.

The iAgent model, created by Technological Innovation for Empowerment (TIE, a non-governmental organization based in Dhaka, the capital of Bangladesh), worked through a multi-tier licensing structure. TIE’s private-limited corporate arm, Sustainable Sourcing International (SSI), licensed the iAgent brand through a hub-and-spoke model.<sup>1</sup> Local organizations across the country selected by TIE to act as mid-tier licensees (iAgent Rural Informational Centers, or “centers”) in turn recruited young village women to be iAgents and serve in a rural distribution capacity. According to the current iteration of the business model, iAgents were required to assume a 75,000 taka (652 GBP) loan from the National Bank to invest in their training, equipment, and other start-up business costs. As license-holders, iAgents had to be formally approved by TIE to operate, and they sported the iAgent brand on their uniforms, bags, and signs outside their houses. They were trained in a variety of services, which occurred within a radius of five villages around their own. This for-profit structure was the second of three iAgent models with which TIE experimented during the research period (April 2013–July 2014). The market-driven second model was an attempt rapidly to scale up the “successful” but donor-driven (and hence “unsustainable”) pilot project. Simultaneously, TIE planned its further iAgent expansion strategy with new partners and experimented with new models.

To recruit iAgents, TIE and its local non-governmental organization (NGO) centers

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<sup>1</sup> While SSI was the organization legally “acting” through the license model and had its own nominal leadership structure, the staff of the iAgent division at TIE made all decisions and interacted with iAgents and partner organizations. Thus, I refer to TIE rather than SSI throughout the thesis, except where the legal distinction between the two sister entities is important.



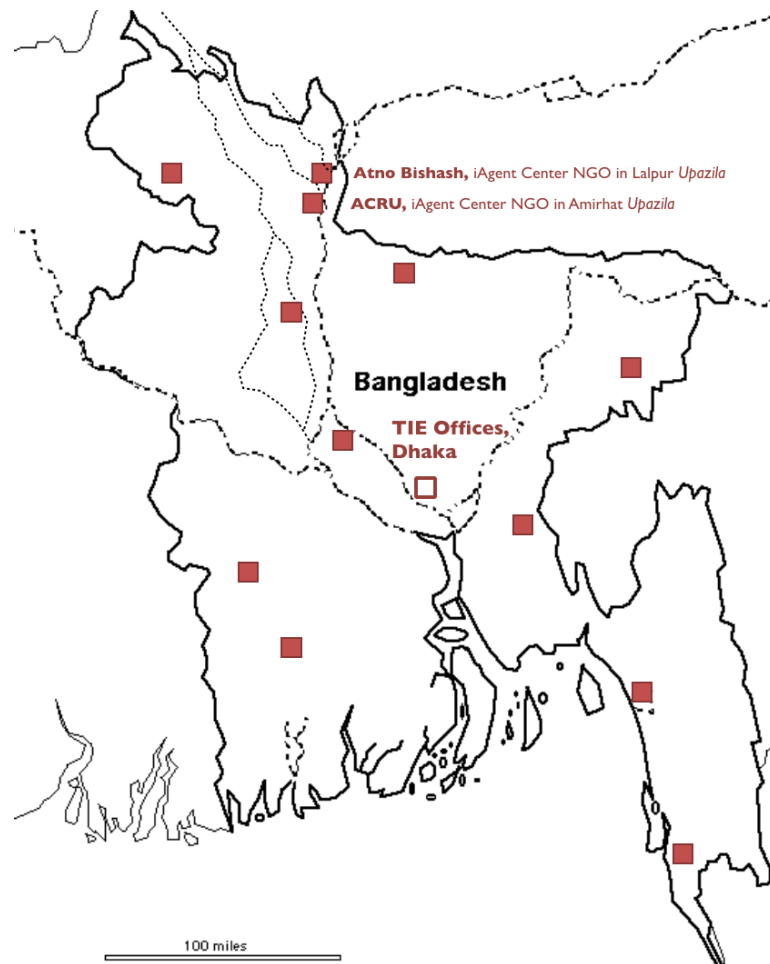
targeted young women who had completed high school or were enrolled in two-year degree colleges. iAgents represented the poorer of village households that owned little if any land. Their female relatives performed household and microcredit labor, and their male relations engaged in sharecropping and day labor. While pursuing higher education and formal employment (*chakri*) was increasingly accepted and even aspirational for young women, working “in the field” was not. Riding bicycles on tough terrain and selling services not for a salary but for fees and commissions stigmatized iAgents for violating *purdah* (gender seclusion) norms. It cast them as hawkers or as NGO workers exploitatively turning a profit on goods that people insisted should be provided to the community for free.

In the pilot locations, where iAgents received daily support from TIE and center staff and full subsidies for their start-up costs, some young women were able to cultivate respect for their work and transformed their positions within their families and wider communities. Rahela was one of these participants. While these “success” cases received ample attention, gave interviews with national and global media, and occupied the glossy pages of TIE’s annual reports and Facebook pages, little consideration was paid to the majority of participants, such as Taspia, who experienced a far less empowering process.

My research explores a salient trend in DIY development: the conviction among practitioners that social entrepreneurship and information and communication technologies for development (ICT4D) engender women’s “empowerment” and usher in a digital modernity.<sup>2</sup> These models claim to tackle poverty through market mechanisms, pursuit of profit, and low-cost but advanced technologies in the hands of women entrepreneurs. To understand the effects on the lives of the poor targeted as “clients” of such initiatives and objects of these “digital aspirations,” I conducted fifteen months of ethnographic research among the iAgents of Bangladesh during April 2013–July 2014. This thesis draws primarily on data from one pilot location—at the NGO Atno Bishash in Lalpur *Upazila* (subdistrict) where Rahela worked—and one failed license-model location—at the NGO Akaas Center for Rural Upliftment in Amirhat *Upazila* where Taspia worked—implicating two centers and their forty iAgents in two neighboring riverine districts in northwestern Bangladesh (figure 1). The nine other license-model and one other pilot-model locations continued to operate, fraught with many of the issues encountered by the Lalpur and Amirhat participants.

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<sup>2</sup> I discuss in this chapter the slipperiness of the term “empowerment”; see Cornwall (2007) and Cornwall and Eade (2010) on development buzzwords and fuzzwords.



*Figure 1: Map of Bangladesh with TIE head offices in Dhaka and iAgent Centers*

## FRAMING THE THESIS

This thesis centers on the question, what are the socio-structural features and relational effects of market-driven DIY development in rural Bangladesh? In order to answer this question and to frame the seven chapters ahead, background information and theoretical scaffolding are necessary.

In the introduction's first section, I discuss the context of rapid social, political, and economic change in Bangladesh. I then describe the circumstances facing the rural poor, focusing on the structures of connection that enable them to access key resources for survival. These are kinship patronage and the NGO moral economy. In these two institutions of kinship and development, relationships (and how they are structured) are key and serve as a primary unit of analysis. Individuals, and their decisions and actions, need to be situated within this broader relational context, which I establish through the following two lenses.

First, what does participation in the iAgent program mean for the young women's lifeworlds of kinship and community and their social, economic, and political circumstances in

rural Bangladeshi villages? What kind of project is being an iAgent for them, and why are they undertaking it? To orient the analysis of these questions in chapters three and four, I briefly discuss here the centrality of kinship ties in ordering social life and women's opportunities.

Second, what is the background of the emergence of DIY-development modalities in Bangladesh? How has this historical context shaped the role that NGOs and other development institutions play in the lives of rural villagers? In what ways do shifts in development rationalities also change the way in which people access resources and seek to improve their situations? I offer a short history of NGO involvement in Bangladesh to foreground the second chapter's consideration of organizations' changing role in society and implications for class projects of upward mobility. I also outline what I mean by DIY development, which will give context for my discussion in chapters five through seven of the processes by which market orthodoxies take root. This background provides the conceptual antecedent for a short history of the iAgent program.

In the introduction's next section, I outline the theoretical agenda of the thesis. The anthropological literature on social enterprises tends to focus on the ways in which market devices (as conceptualized by Çaliskan and Callon 2009, 2010; Muniesa et al. 2007)—such as documents, procedures, and disciplines—are employed to convert the poor into new entrepreneurial subjects in the service of capital accumulation (Dolan 2012, 2014; Elyachar 2012; Errington et al. 2012; Karim 2011; Redfield 2012; Roy 2012a, 2012b; Schwittay 2011a). I engage with the market devices literature and challenge assumptions of their linearity in achieving the effects of making markets and market-actor networks. To what extent do the subjects of these interventions acquire, reject, or situationally perform the enterprising subjectivities expected of them, and in what ways are market devices implicated in other social and political processes and relationships? In the iAgent case, markets do not necessarily result from the devices and procedures that constitute the network, but they do engender other effects. The new rhythms of time set up by these techniques clash with the timescales of village life and social reproduction and affect the ways in which people are able to act. Such techniques also serve as vehicles for exerting and amplifying existing relations of domination such as those of class and gender. By focusing on these issues, my thesis offers an extension of Annelise Riles' (2000) notion of the "network." Showing the significant role that class relations play, I also contribute new insights about the particular aesthetic of contemporary development networks.

My thesis also offers a new interpretation of the market-device and network concepts through an analysis of class politics and of the "relational work" (Zelizer 2012) performed by people to define and assert their class, gender, and other aspirational identities. I analyze the creative ways in which people make social and political claims on one another through the economic action enabled by the iAgent model. I extend Zelizer's concept through an examination of the role that ambiguity plays in animating, complicating, and driving the

relational work involved in these self-making projects across social classes and positions, linked together by the idea of the iAgent as boundary object.

The final part of the introduction presents the beginning of my journey with the iAgents, highlighting key instances that demonstrate the intense experience of ambiguity that lies central to the project of becoming and being an iAgent. It outlines my field site selection, fieldwork methods, and the structure of the thesis.

BETWEEN POLITICAL CHAOS AND DEVELOPMENT “SUCCESS”

The three young rural women—as seen in the Prologue—acting in the capacity of iAgents to help identify the latest victims of Bangladesh’s political violence exemplify the contradictory effects of political policies that simultaneously undermine public infrastructure and increase inequality while also celebrating achievements in industry, development, and women’s empowerment.

Since Bangladesh gained state sovereignty in 1971, following a bloody War of Independence from Pakistan, citizens have endured ongoing environmental and political turmoil. The country underwent severe floods and cyclones; mass demonstrations, protests, strikes, and mutiny; death sentencing and executions of political opponents; bomb blasts and infrastructural sabotage; and boycotted elections and politically preventable industrial disasters. These events and incidences resulted in the death, injury, starvation, displacement, and homelessness of hundreds of millions of people.

During political turmoil in 2013-2014, three hundred people were killed in parliamentary election-related violence when the ruling and opposition parties were unable to compromise. Violent strikes, public protests, and street battles shut down workplaces, interrupted educational processes, and cut off movement in the country. Linked also with the executions of (primarily oppositional) political leaders convicted of war crimes as well as with debates over the place of political Islam in the national democratic system, these events expose “the level of political volatility at play, the weakening law and order situation in the country, and a virulent strain of political and pseudo-religiosity that is trying to move from the obscure margins to the mainstream” (Dominguez 2015: n.p.). Such is the political environment that created the railway disruption that the iAgents and I witnessed in 2013. (For analyses, see Chowdhury 2014; Harrison 2013; Lewis 2011; Mookherjee 2015; Riaz 2014; Suykens and Islam 2013.)

Despite conditions of political instability and continuing high levels of poverty (the country ranks 142nd out of 187 countries on the United Nations Development Program’s Human Development Index in 2016), Bangladesh has simultaneously gained international attention as a development “success” (The Economist 2012). From being “best known for its poverty and the natural disasters that hit it with depressing regularity” (Wassener 2012: n.p.) and famously derided upon its independence as a “perpetual economic basket case” (a comment often misattributed to United States Secretary of State Henry Kissinger; see Lewis 2011:36), Bangladesh is increasingly heralded as a progressive testing ground for development innovations (Faaland and Parkinson 1976). Its rapid progress toward achieving the United Nations Millennium Development Goals (MDGs) gained the country respect for having reduced poverty by half, attaining gender parity at the primary and secondary education levels,

and reducing infant and maternal mortality by the MDGs' target date of 2015 (Bangladesh Planning Commission 2015; UNDP n.d.).

Much of this international attention centers on the targeting of women in poverty-alleviation and economic-growth efforts. "Decades of microlending and, more recently, the growing garment industry have underpinned the progress by turning millions of women into breadwinners for their families" (Wassener 2012: n.p.). Following the global spread of institutional microfinance popularized in the 1980s by Dr. Muhammad Yunus, he and the Grameen Bank were awarded the Nobel Peace Prize in 2006 and the Congressional Gold Medal in 2010, the United States' highest civilian award. Since its inception in 1976, the Grameen Bank has garnered seven million borrowers—ninety-seven percent of whom are women—and has disbursed three hundred billion taka (nearly three billion GBP) to them.

The garment industry accounts for three-quarters of Bangladesh's exports (worth 16.6 billion GBP in fiscal year 2013-2014 and constituting eighty percent of all export earnings and thirteen percent of gross domestic product) and signals a dramatic structural shift in the economy from an agrarian one to export-oriented manufacturing. A majority of the four million people employed in the country's three thousand textile factories are women from rural areas. Such shifts are encouraged by The World Bank (2016: n.p.): "Increasing female participation in the labor force and boosting private investment are current priorities to maximize growth and help realize the country's goals of becoming a middle income country."

The dream of "Digital Bangladesh" (part of the political manifesto of the ruling Awami League party) embodies the national modernist philosophy of using digital technology to ensure national growth and the democratic principles of transparency and accountability. Children read about "Digital Bangladesh" in their textbooks; they check their examination results online at state-outsourced Union Information Service Centers, where they later participate in online labor recruitment processes; and they sign their parents up for NGO-delivered e-services. Through the successful integration of Information and Communication Technologies (ICTs) in education, health, and labor regimes, Bangladesh aspires to reduce poverty and enhance the productivity of its citizens.

This thesis explores the meanings of new livelihood opportunities, different kinds of economic activity and work for women, and the cultivation of aspirations for digital modernity. These macroeconomic and global-stage events offer the context in which the idea of the iAgent—as female entrepreneurs who take loans to build small ICT-based businesses in order to lift their families and thus the country out of poverty—took root and secured the backing of powerful actors and institutions. I offer a survey of the literature that critiques these broader microfinance and development initiatives later in the introduction. What do these large-scale processes of change signify for the lives of ordinary people? The next section offers insight into the structures of opportunity and support available to people in rural areas.

## STRUCTURES OF CONNECTION IN RURAL BANGLADESH

Families such as those of Rahela and Taspia and the majority of other rural Bangladeshi people live in small villages of fifty to one-hundred households (250-500 individuals) away from towns and market centers. Households typically contain three or four generations, including paternal grandparents, parents, brothers with their wives and children, and unmarried sisters. Marriage is patrilocal (although exceptions are common), and brothers often form separate households shortly after marriage. The majority (ninety percent) of people in Bangladesh are Muslim, with Hindus constituting nine percent of the population. This ratio is also reflected in the constitution of iAgents selected across the country.

In the northwest riverine districts where I conducted research, houses are constructed from bamboo-pole frames sunk into a packed-earth platform and lashed as crossbeams to support a corrugated tin roof. Walls and fences are made of bamboo strips and jute woven into mats. Brothers' houses often face a joint internal fenced-in yard where primary cooking, washing, and bathing around a tube well and socializing occur. Men and women do not have separate spaces; everyone uses the house and yard. Men's daily work takes them to the fields for sharecropping, the roads for day labor in construction or driving rickshaws, and the market for daily shopping. Women's work occurs primarily inside the communal yard, but they also visit the market and socialize with other women in village open spaces. Few of these households own land sufficient for cultivation, and the average daily wage that men bring home is 150 taka (1.30 GBP), which places them at (and fluctuating above and below) the national poverty line of 2 USD per day (along with 47 million, or 26 percent, of Bangladeshis in 2010; Bhowmick 2013: n.p.).<sup>3</sup>

The majority of people in rural Bangladesh, historically over the last three generations, have had access to two main structures of social connection for obtaining resources: inclusion in kinship patronage relationships and participation in NGO programs, another form of patronage. Without enforceable claims to formal entitlements—such as infrastructure, secure contract employment, social security, healthcare, and education—social connections of access are key to survival and upward mobility (Gardner 2012; Hussain 2013).

Other potential structures of access are not widely available for the poor, which I briefly address. State patronage (such as lifelong and secure salaried contracts, housing, and pensions) is abundant for people who obtain coveted government jobs in administration, bureaucracy, hospitals, and schools. Access to these jobs requires connections to decision-makers within these bodies as well as large fees or bribes.

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<sup>3</sup> Many NGOs and microfinance institutions define poverty in Bangladesh as families living on less than a half acre of cultivatable land or owning assets less than one acre of medium-quality land (Karim 2011:xvi).

State social-safety-net programs, such as the “Vulnerable Group Feeding” (VGF) program, provide food to low-income families in the wake of natural disasters and for age- or disability-related incapacities to meet basic survival needs. Other programs are meant to help housewives to earn a living through growing assets such as poultry and fish farms. Despite up to two percent of Bangladesh’s gross domestic product being spent on social security, seventy percent of poor people do not receive any support (The World Bank 2014). Lower-level state bureaucrats often capture the benefits and distribute them among their clients. Katy Gardner observes that accepting government safety-net benefits is also often associated among rural people with the shame of non-kin charity, which may be another reason why people do not seek to claim their entitlements (1995:152).

Within Islamic patronage moralities, charitable contributions in the form of *zakat* (compulsory alms-giving) and *lila* (ritual distribution at festivals) are another means of helping the destitute. The charity given as alms to non-kin beggars is distinct from help given to the poor of one’s own lineage (Gardner 1995:152). The act of asking for help from within the lineage carries little shame or stigma, but asking for charity from strangers does. Islamic charity as a source of help is thus irrelevant for the majority of poor people. Only the destitute are recipients and only marginally so, as *zakat* does not provide a means for them to change their circumstances. Poor families are also expected to give *zakat*, usually in the form of rice cakes to visiting beggars during festivals and uncooked rice or other basic commodities on other days. When people lamented that the local rich no longer helped the poor, and I asked about *zakat*, they frequently responded that it is “for orphans and cripples and not for us.”

The following paragraphs offer an overview of the central role that kinship and NGO patronage structures play in the lives of the rural poor in Bangladesh in the absence of other forms of support. They provide context for the changing nature of people’s connections.

### *Kinship patronage*

In the literature on rural Bangladesh, class is often noted as difficult to identify or demarcate because of high levels of economic mobility, for example resulting from a son securing a wage job, a father giving a daughter’s dowry, or flooding causing crop loss (White 1992:36).

Kinship-centered patron-clientage is historically the primary relationship organizing rural Bangladesh. B. K. Jahangir defines patronage in the context of Bangladesh as “a reciprocity of exchange based on unequal rank,” involving economic exploitation, political domination, and ideological control (1982:88). Wealthy households exert power over poor ones, who are dependent on such patronage to survive (Lewis 2011). Thus, kinship serves not just as social order but also as safety net (van Schendel 2009:134), crucial for many stages of life (Devine and White 2013:136).

The division between rich and poor (*bhalamanush* and *chhotomanush*, literally “good



people” and “small people”; Gardner 1995:137) within a *gusthi* (patrilineal descent group) refers to social background, character, and education. Class is rooted historically in land tenure and a family occupying a farmer or a tenant status (Jahangir 1982; Jansen 1987; Lewis 2011; van Schendel 1981, 2009). Continuing land ownership is central to structuring social interaction through labor relations.

Among *gusthis*, providing *shahaja* (informal help) is perceived to be the duty of rich kin toward poor kin and is a process by which the status and reputation of the patriline is maintained (Gardner 1995:152). Forms of help can include providing meals, accommodation, loans, dowry help, lending of land, and employment within the households of the wealthy (but in a position socially distinct from that of laborers and servants). Gardner draws on Bourdieu to explain the social relations of patronage that enable material access and provide the key safety net for the poor. Bourdieu characterizes social capital as “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition” (Bourdieu 1983:249 in Gardner 2012:41). People use their connections and social capital to maintain their place in the socioeconomic order and to enable the transformation of their standing. For patrons and clients, giving and receiving are social acts that enable survival, shape social identity, recreate social hierarchy, and maintain inequality and difference through their connectedness.

Networks of kinship help are intimately linked with the status position of the overall *gusthi* (patriline). Thus, a high-status *gusthi* is generous with its support of its “own poor,” and, conversely, the poor members of a high-status *gusthi* are expected to act in a way that avoids bringing shame to the patriline, such as begging for charity outside the *gusthi* (Gardner 1995). Arjun Appadurai (2004) highlights the importance of “recognition” in the social act of giving and receiving. To deny requests is to fail or refuse to recognize the relational and moral claim underpinning the request. In essence, to deny help is to fail as a patron. Patron-clientage is thus at once a system of entitlement (Drèze and Sen 1990), a network of relationships underpinned by moralities of kinship connection, and characterized by the personalized and patrimonial authority of loyalty (van Schendel 2009:215).

The idiom of help serves partially to hide the inequality. “It can thus be seen as a ‘myth’..., which masks the reality of transactions; clients are dependent upon their patrons, and their exploitation remains hidden” (Gardner 1995:153). *Gusthi* membership is not strictly defined, and families engage in the relational work of selectively “remembering” certain, sometimes fictitious, ties and “forgetting” others in order to claim benefits or safeguard resources (Gardner 1995:158; Lewis and Hossain 2008:289; van Schendel 2009:134).

Gender is another marker of inequality that occurs within individual *gusthis* and households. In a patrilocal system, descent, ancestry, and connection to status and place are traced through men. Women fall under the patronage of men—first their fathers and then their

husbands—and rely on them for their social status. Cain et al. (1979) refer to this dependence as characterizing “patriarchal risk,” the reliance of women on male guardianship, which implies major risk of dramatic decline in lifestyle (both economically and socially) in the case of the loss of guardianship (due to divorce or abandonment). This risk generates the incentive for women to comply with rather than contest male dominance (Cain et al. 1979:408). Matrilineal kin are often distant and have less claim to be drawn into circuits of help (*shahaja*; Gardner 1995:152), although the support of women’s natal families can be used to enhance their bargaining power within their husband’s household (Grover 2009; Lamb 2000; White 1992).

Gardner (1995) describes how patron-client alliances fall along lineage-based status hierarchies. Even if a household is economically poor or landless, if it belongs to a prominent *gusthi*, it enjoys a better material position and social status than a poor household in a lower-status *gusthi*. Thus, economic position and status classification often operate independently (Gardner 1995:136), although these two factors seem strongly correlated in the context of my fieldwork, where relations are more fragmented. This observation implies fundamental changes in the political economy of rural Bangladesh.

People in northwestern Bangladesh are also differentiated among *borolok* and *chhotolok* (or *boromanush* and *chhotomanush*, “big people” and “small people,” also found elsewhere in Bangladesh; Thorp 1978:40; Rozario 1992:61) to indicate class. Yet the importance of lineage groups in structuring patronage relations and conferring status on households was, by contrast with Gardner’s finding, minimal. The poor infrequently discussed *gusthi* as a contemporary unit of social and status organization (see also Lewis 2011:22; Siddique 2000 on the decline of importance and role of *gusthi* and other residential communities). *Gusthi*, iAgents explained to me, was how people *used to live* before sons took up the practice of subdividing soon after marriage and cutting economic relations with their brothers. Eirik Jansen (1987) predicts that population increase and shrinking landholding would lead to a condition in which no one would be able to fulfill the role of patron, as surplus households of agricultural landowning fathers were cut into individual but deficit households headed by brothers. This situation is predominantly the case in northwestern Bangladesh, but some families found other income streams to replace the role of landholding, such as international migration (Gardner 1995) and investment in industry. In my research sites, people frequently criticized the rich for no longer helping the poor due to greed and pursuit of personal interests. Tensions built especially among siblings who found themselves in different positions of fortune and held varying notions of their responsibilities for one another.

In addition to inheritance subdivision, river erosion and other environmental factors caused endemic landlessness in the northwestern riverine districts, from which resulted a high degree of forced geographic mobility among the poor. When segments of families relocated, links to their extended family members attenuated. (By contrast, in the areas and periods of

Gardner's work, international migration generated considerable wealth for many families that maintained strong connections between members abroad and at home.) The terms *dhoni* (rich) and *gorib* (poor) were also used interchangeably with *boro* and *chhoto* to refer to social and economic status, and they rarely implied a patronage or familial relationship.<sup>4</sup> Landlords lost authority and status as providers when people no longer were tied to working their land and taking credit from them. Younger men increasingly sought education and refused agricultural work, and former kin-dependent agricultural laborers found opportunities as rickshaw drivers, as small traders, or in selling their labor elsewhere. They thus became incorporated in new non-kin patronage relationships, where clients sought patrons' ability to resolve practical everyday problems and paid less attention to patrons' possession of land and status *per se* (Devine and White 2013:139). The distinctions between the expected kin relations in Gardner's field of study and this one are not only due to geographic variation but are also temporal. They highlight the rapidity of change in rural society.

Rural middle-class families continuously had to remake their status through new livelihoods, style of house, possession of assets, and other activities rather than relying on existing prestige acquired from birth and bolstered by bonded labor. One such activity was to act as intermediary in channeling resources intended for development programs from national and international sources to local areas. The following section provides the background of development efforts in Bangladesh and the ways in which they grew important for the rural middle classes.

### *Historical role of NGOs in Bangladesh*

The role that non-governmental organizations played in rural development in Bangladesh evolved over time with changes in global and regional political economies, and thus the current movement toward DIY-development ideology needs to be situated within this broader history. In this section, I offer an overview of this history in order to show how, since before the inception of Bangladesh as a nation-state, foreign-influenced NGO work has been the primary provider of rural social services and has also overlapped significantly with kinship-based patronage structures. A historical perspective also shows Bangladesh's long-standing preoccupation for "model-building," a process by which a combined set of rural development solutions is tested in one location and then "scaled up" to solve problems on a national level. These models are often associated with a particular named individual, although contestations over ownership occur.

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<sup>4</sup> Rather than referencing long-standing (or lacking) claims to social status and help, the use of these terms often accompanied behavioral descriptors. From the perspective of the poor, the rich were lazy and exploitative, "sitting and eating," while the poor labored for unfair wages and suffered. From the perspective of the rich, the poor were lazy and untrustworthy and apt to steal, cheat, and undermine employers' hard-built enterprises (Gardner 1995:234; Scott 1985).

Willem van Schendel (2009) documents the roots of aid reliance in pre-Independence times. Pakistani policy-makers focused on modernization through interventionism and centralized and authoritarian planning and economic development. The government invested almost exclusively in private enterprise, which meant that few people benefitted, and only a small proportion of investment and subsidy went to Bangladesh, then East Pakistan (van Schendel 2009:144). In 1955, experimentation with local development models began with the Academy for Rural Development, the “Comilla Model,” headed by Pakistani development practitioner and social scientist Dr. Akhter Hameed Khan to pilot cooperative-microfinance and rural community-development programs (Lewis 2011:36; van Schendel 1981). Communities were clustered as units for introducing modernization and a scientific blend of expert and local knowledge and were given instruction in family planning, irrigation, electrification, and credit (van Schendel 2009:146). While the Comilla Model did not yield the results Khan hoped for, it was significant in instilling the idea that local communities need to develop “vigorous local institutions” (Khan 1983:190) because top-down state planning would not offer a sustainable solution.

By the 1960s, East Pakistan saw a six-fold growth in external aid, but these resources were allocated to local patrons, who became the main supporters and vote brokers for politicians (van Schendel 2009:215). Exchange networks among kin and community continued to constitute the primary base of social welfare for ordinary villagers. Urban and foreign migrants, rather than NGOs or the state, took responsibility for building and maintaining mosques, *madrasas* (educational institutions), and hospitals (Feldman 2003:6).

The post-liberation-war period of the 1970s and 80s saw the first boom of indigenous NGOs working at the grassroots level and marked their entrenchment as a primary source of resources for rural areas (Karim 2001:98; Feldman 2003:6). Primarily funded by international aid, these post-war NGOs initially focused on relief and rehabilitation; intermittently channeled disaster aid following the famine in 1974, floods in 1988, and cyclone in 1991 (among other crises); and gradually shifted focus from relief to community and economic development. By the late 1990s, Bangladesh boasted 23,000 registered NGOs with twenty million rural women clients, covering seventy-eight percent of all villages (White 1999:310), and taking in over twenty dollars (US) per capita in aid (van Schendel 2009:220).

NGOs expanded their remit to healthcare, safe drinking water, employment and productivity, better schooling, infrastructure, and protection against natural hazards (van Schendel 2009:223; Feldman 2003:8). Following trends among international donors, these organizations adopted an increasing awareness of the role of gender in social inequality. The focus on women shifted from population control and family planning to income generation and skills training (Feldman 2003:11).

One school of NGO thought centered on the causes of structural poverty and employed

Paulo Freire's ideas of raising the critical consciousness of poor and marginalized groups. These leftist NGOs (as compared with ones that targeted a lack of resources as the cause of poverty and thus provided goods and services) fought against unequal rural power structures and the rural elites and engaged in non-party politics for grassroots political mobilization. They advocated for reforms such as the distribution of government land to the poor and sponsored women in village-level elections (Karim 2001, 2011). Yet their efforts to empower the poor—referencing historical struggles for social justice and political transformation among oppressed groups against patriarchal and caste- and ethnicity-based hegemonies—were met with resistance by vested interests. The meaning of “empowerment” experienced “the depoliticisation and subversion of a process that challenged the deepest structures of social power” (Batliwala 2011:111). The term became mainstreamed in the 1990s, co-opted by liberal development paradigms that sought to “empower” the poor by enfolding them into capitalist markets. Emptied of its political content through its decontextualized overuse within state and NGO policy, “empowerment” grew to be associated with individualized processes based on the assumption that social and political advancement arises from participation in the competitive marketplace (Batliwala 2011; Cornwall 2007; Cornwall and Eade 2010).

In the 1980s, General Ershad supported the growth of service-provision NGOs so that such organizations would compete with the left over loyalty of the poor, thereby depoliticizing the work of leftist organizations and political parties (Karim 2001:98). Globally as well, aid increasingly became an instrument of enforcing privatization and liberalization (van Schendel 2009:220). As the NGO sector became professionalized and bureaucratized, a changing discourse from redistribution and social welfare to individualism, entrepreneurship, self-reliance, and empowerment accompanied it. Paulo Freire's supporters criticized donor policies that displaced state development efforts by NGOs. Some organizations continued to employ principles of critical consciousness in village groups in an effort to mobilize against rural elites and bureaucratic domination (Feldman 2003:6-9; also Kabeer 2011a:505), but few organizations that retain these principles exist today.

The 1990s were a decade of global market deregulation, and NGOs became central to processes of privatization, reflecting donors' neoliberal policy shifts, the collapse of the socialist project, and general disaffection with government as an institution of development (Feldman 2003:6). The franchising out of the state led to an erosion of accountability mechanisms (Wood 1994:314), as NGOs did not respond to buyers' preferences (as markets are thought to do) or to citizens' preferences (as democratic governments are thought to do) and instead acted in accordance with donor priorities. Yet “the intention to help the poor often gets entangled in and constrained by market forces, donor markets, state policies, national policies, and local power structures” (Karim 2001:93), which are often contradictory and not aligned with the actual needs of the poor. Rapidly becoming the “community face of neoliberalism”

(Hardt and Negri 2000:313), NGOs exerted reforms from the grassroots while international capital pressurized the state from the outside (Karim 2001:94). Delwar Hussain describes the process by which these non-state actors produced “state-like” effects. “In this way, the state, in its ‘multiple incarnations’ continues to be a powerful object of encounter even when it cannot be located as a unitary structure” (Hussain 2014:2). In his rich ethnography, he shows how the state is merely one—and not even the most significant—of the actors engaging in governance activities in Bangladesh. Hussain suggests that the rise of NGOs did not generate an erosion of the state, because post-colonial states like Bangladesh have always had mediated sovereignty, only with the players changing over time (Hussain 2014:3). The nature and role of the NGO, as a shadow state (Hussain 2014; Karim 2011; Sobhan 1982), is thus ambiguous and displays at once the features and behaviors of patronage, governance, and kinship structures.

Microfinance is but one model of DIY development that emerged from Bangladesh, popularized by Dr. Muhammad Yunus and the Grameen Bank (Goetz and Sen Gupta 1994; Karim 2001, 2011; Kabeer 2001; Lazar 2004; Mayoux 2002; Morduch 1999; Rahman 1999; Rankin 2001; Otero and Rhyne 1994; Roy 2010; Schwittay 2011b; Shakya and Rankin 2008). Premised on the idea that the borrower knows best and that prioritizing entrepreneur-led growth is more efficient than investing in the public sector, microfinance is “a popular development strategy that engages market principles to achieve socially progressive goals, such as promoting economic development of marginalised communities and empowering the poor” (Shakya and Rankin 2008:1214). The Grameen Bank model started in 1976 in opposition to top-down donor-driven development models and the lending principles of mainstream institutions, when its founder, Dr. Muhammad Yunus, then a professor at Chittagong University, lent twenty-seven US dollars to forty-two women and their families. Unable to show the requisite collateral to acquire a loan from commercial banks, and otherwise subject to informal lenders with high interest rates, these families had been unable to climb above subsistence level. The families’ use of his small loan as start-up money for small businesses “proved” to Yunus that microcredit would work as a viable business model that would also reduce poverty in Bangladesh (Bornstein 1996).

By the late 1990s, Bangladeshi NGOs were heralded as “one of the most effective agents of change in the 21<sup>st</sup> century” and Bangladesh itself as the “NGO capital of the world” (World Bank Report 1996:5, 43 in Karim 2001:94-96). Bangladesh continued to serve as a testing site for the latest development models. “Compliant citizens became ‘empowered’ by expert knowledge or...their subjectivities are shaped by participation in formal institutions” which were then re-embedded in existing local relations of power (Mosse 2011:4). “Empowerment” efforts sought to “include” the poor in market and state structures (for example, bringing them into formal banking and titling their land assets; Mitchell 2007) but did not seek to examine the implications of those existing structures in the reproduction of poverty.

### *The moral economy of NGO patronage*

James Scott's model (1972, 1977) of the moral economy of the peasant vis-à-vis the landlord is useful for considering the relationship between beneficiaries and NGOs in post-Independence Bangladesh. Scott argues that in Southeast Asian patron-clientalism, the balance of exchange of goods and services, while highly unequal, forms the basis of landowner-peasant reciprocity and bolsters the legitimacy of elites in the eyes of the peasants. Events of conflict arise as a result of changes in resource flows disfavoring the peasants, sometimes due to external events (crop failure, poor harvest) or the particularly extractive efforts of landowners. If these flows bring peasants' provisional levels below acceptable cultural and objective minimums, or if they are denied protections and socially reproductive redistributions (such as rituals and festivals), this constitutes a breach in sociality and provides a moral basis for the peasants' critique of elite legitimacy.

Scherz (2014) and Shah (2010) provide anthropological accounts of the co-option by local elites of development goods in Africa and South Asia and the ways in which NGO relations with clients replicate long-standing patron-clientage in rural areas. Gardner (2012, 2015) provides a lucid account of the moral economy of corporate-community engagement in northeastern Bangladesh, in which discourses of empowerment and partnership lie at odds with local moral economies of Islamic charity and patronage. The corporate value of "sustainability" implies disconnection, while villagers expect relationships of hierarchical connection that endure.

Similarly, NGOs in northwestern Bangladesh occupied patron-like roles through the 1990s, as they had been significant in the provision of goods and services since the country's independence (Lewis 2011:114). The ways in which such development goods were distributed followed a set of well-known procedures. Local NGOs received funding to implement specific time-bound projects and immediately began a hiring process to select project staff. Current and former staffers of NGOs were often reselected for new projects, especially if they possessed niche expertise, such as finance and accounting, but other people would appear for selection processes as well. The new teams identified beneficiaries to set up in groups (such as river-island farmers to be taught how to grow squash in sandy soil) or selected households to receive particular infrastructure support (such as slab latrines). Such a "development moral economy" existed in the rural countryside in which wealthy, land-owning patrons set up NGOs and attracted funding from Dhaka or abroad and then distributed these resources among their followers. The lower-middle classes vied to provide their low-cost labor in order to claim the status of possessing *chakri* (salaried employment), and the poor conformed to the role of development beneficiary in exchange for inclusion in the distribution of project resources. When expectations of villagers were not met—such as when *chakri* was provided but no salary

materialized, and beneficiaries were increasingly expected to pay for development goods in the last two decades—the organizations and their leaders fell subject to intense critique (Devine and White 2013:141; Gardner 2012:205; Lewis 2011:125; Scherz 2014).

The work of local development NGOs increasingly followed not only foreign donor practices of what I call DIY development, but also high-profile experiments from within Bangladesh, such as the “microfinance revolution” of Muhammad Yunus. The following discussion identifies the values, mechanisms, and relationships underpinning DIY development.

#### THE SHIFT FROM NGO PATRONAGE TO “DIY DEVELOPMENT”

The young women’s variant experiences described at the beginning of this chapter were a structural outcome of what I call “DIY (do-it-yourself) development.” DIY is commonly defined as the process of constructing or repairing things oneself from a diverse range of available objects, without special training or professional assistance. A lack of resource availability, over potential economic benefits, is shown empirically to be a primary motivator for DIY consumers (Wolf and McQuitty 2011, 2015).<sup>5</sup> The term might be compared to the appropriation by international management consultants of the Hindi-Urdu term, *jugaad* (an improvised fix but one that implies moral deficiency) to signify creative engineering and frugal business-model innovation (Radjou et al. 2012). When referenced as a characteristic of the poor, *jugaad* and DIY signify innovative use of the scarce materials at hand as a survival tactic, an ability that is praised by social-enterprise enthusiasts and also used as evidence that the poor are inherently entrepreneurial.

I suggest that “DIY development” might therefore reference the set of assumptions, ideologies, and practices that valorize devolving the responsibility for poverty alleviation to the poor themselves. DIY refers to the notion that, by giving people with innate entrepreneurial abilities the tools to make use of market and business logics, they will be able to pull themselves up by the bootstraps. Poverty, according to these assumptions, can thus be solved with one-off inputs rather than life-long dependencies on charity, the state, and other forms of help. Captured by the common aphorism, “Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime,”<sup>6</sup> DIY-development thinking assumes that the sole or primary cause of the man’s poverty is his lack of fish-catching skills. It ignores other, non-technical causes, such as the man’s access to waters unpolluted and undammed by the upstream elite, the fishing industry’s governance, and possible gender restrictions concerning food production.

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<sup>5</sup> Middle-class and upper-middle-class people also valorize DIY activities, which are undertaken not primarily due to economic need but for the symbolic or status-oriented value they confer on their performers.

<sup>6</sup> Source unknown but commonly misattributed to Lao Tzu.



Because they define poverty by the individual lackings (skills, attributes, assets) of poor people, as opposed to relationships and structures of power with the non-poor, DIY-development entrepreneurs often focus on individual and technical fixes. The notion expects people to make do within their present circumstances rather than helping them to overturn the causes of those unequal conditions. DIY development is a core feature of microfinance and social enterprise, and it is also rapidly entering the playbooks of state-outsourced social services, Corporate Social Responsibility (CSR), and NGOs.

What are the social and structural effects of DIY-development programs such as the iAgent social enterprise on alternative institutions of social support such as kinship networks, governmental social-safety nets, religious charity, and NGO projects? What logics and moralities underpin the new kinds of relationships that are asserted under DIY development, and how do they articulate with other dominant relationships? What implications do these new configurations have for women's agency and empowerment, social mobility for the poor, and class relations?

The history of NGOs in Bangladesh shows how the ideologies and practices underpinning the development process have been influenced over time by the wider political economy. Thus, DIY development is not a radically new form of development but is continuous with changing donor and NGO priorities. R. L. Stirrat and Heiko Henkel document the shift from helping the poor by providing goods and services to "helping the poor to help themselves" (1997:73). They trace the journey of the "development gift" in which seemingly free gifts are given by disinterested donors to recipients, yet symbolic forms of reciprocity are expected in return. In today's market-driven development, the relationship is explicitly reciprocal. Recipients of the development process are expected to return the "gift" not only with appropriate displays of gratitude and a commitment to self-help, but sometimes also with interest on the principal lent or a percentage of entrepreneurial profits. Along its journey of linking different groups of people, even more extensively "the gift creates a series of problematic relations, frequently ambiguous in terms of their meaning and often paradoxical in terms of their implications. Most notably, while the gift is given in ways that attempt to deny difference and assert identity between the rich giver and the poor receiver, a gift in practice reinforces or even reinvents these differences" (Stirrat and Henkel 1997:69).

Katy Gardner (2012) encounters this ethics of detachment within Chevron's self-help programs in the Bangladesh villages near its gas field, which she connects to a larger set of activities she calls "disconnected development." Julia Elyachar (1996, 1999) documents neoliberal development institutions' rejection of the developmentalist state in Egypt in the 1990s, a shift orchestrated globally and which she calls "antidevelopment development." Bypassing the state, these institutions attempt to tap into the social networks of local NGOs through discourses of "partnership" and a valorization of the informal economy's

entrepreneurial traits. “Empowerment debt,” she elaborates, is a key mode of financializing existing cultural resources for capital accumulation (Elyachar 2005).

In the iAgent context, while detachment from personalized relationships is a feature of the shift toward market-driven institutional programs, the actors in the network do remain strongly connected. It is the nature of the bonds that change, from relations of patronage to those increasingly of debt bondage and exploitation. As state functions further decentralize and take on the relational features of markets, also in the name of development and at the injunction of neoliberal development institutions, the distinction between states imposing top-down interventions and NGOs stimulating bottom-up growth becomes difficult to make. Thus, I employ the term DIY—rather than antidevelopment development or disconnected development—because it focuses on the value, held by a range of institutional types and concealing a variety of relationalities, of recentering the agentive effort for social betterment on the poor themselves. The positive slant Western audiences ascribe to DIY highlights the trend’s valorization of the minimalist material existence usually described negatively as poverty and people’s self-driven efforts to improve it.

Many different types of organizations with varying legal structures and business models practice forms of DIY development, and anthropologists have conducted detailed ethnographic studies among them. These include fairtrade (Dolan 2007; Luetchford 2007), Corporate Social Responsibility (CSR) (Dolan and Rajak 2016; Gardner 2012, 2015; Rajak 2011a), corporate “base-of-the-pyramid” (BOP) businesses (Cross and Street 2009), social enterprise (Cross 2013), microenterprise (Elyachar 2005), and microfinance (Goetz and Sen Gupta 1994; Kabeer 2001; Karim 2011; Lazar 2004; Rankin 2001; Roy 2010; Schwittay 2011a; Shakya and Rankin 2008). Each of these forms carries a tension between the “financialization of development”—in which capitalism attempts to undertake action for poverty alleviation—and the “democratization of capital”—a belief that expanded access to financial services will eradicate poverty (Schwittay 2011a:383; Roy 2010). The involvement of business in the process of poverty alleviation, rather than being a “‘moral bolt on’ to offset the harsh realities of neoliberal capitalism,” argues Gardner, is “intrinsic to its workings” (2012:165; also Rajak 2011a). Such a blending of social and financial (and sometimes also environmental) objectives, whether by an NGO adopting a business model or a company developing products and services with explicit “social impact,” has been heralded as a radically new economy.

According to a Volans industry report called “The Phoenix Economy: 50 Pioneers in the Business of Social Innovation,” a “new economic order is rising from the ashes [of “the dinosaurs of the old order” (Volans Ventures Ltd 2009:1)]—and a new generation of innovators, entrepreneurs and investors is accelerating the changes essential for delivering scalable sustainable solutions to the world” (2009:4). Even “traditional” multinational banking corporations are on board. J.P. Morgan published a research note asserting that impact

investing—providing debt or equity to mission-driven businesses serving the “base of the pyramid,” thereby yielding a financial return whilst creating positive social impact—constituted a new asset class worth up to \$667 billion in profit opportunity over the following decade (J.P. Morgan and Rockefeller Foundation 2010). Partially a reaction to the unscrupulous practices highlighted by the 2007-08 global financial crisis, enthusiasm about social-business investment grew.

Capitalism’s ever-expanding demand for new frontiers of growth and profit has pushed it into consort with agents of development, driven by a misguided assumption that the interests of the poor and those of multinational corporations are compatible (Karim 2011). As NGOs shift globally from social development to profit-making financial intermediation (Elyachar 2006, 2012; Otero 1994), it is crucial to understand what effects they have on “the forgotten man at the bottom of the pyramid” (Sumner 1918; Roosevelt 1938 in Elyachar 2012:124).

The iAgent social-enterprise network is a particularly apt site to explore the effects of DIY development because it included, simultaneously, many different iterations of development modality: NGO project cycle, bilateral aid, government bureaucratic outsourcing, human-rights advocacy, political mobilization, corporate-social responsibility, corporate “base-of-the-pyramid” business, “financial inclusion” in banking, and public-private partnership. Interactions among these modalities historically reveal the continuous revision of development trends and show which ones capture agenda- and discourse-setting power. Which development modalities are losing purchase, and which ones are becoming increasingly attractive to a variety of players, and why? What implications do changing trends have for participants at the bottom of the hierarchy, for the ones whose “development” is the primary stated goal?

### *Changes in structures of access in South Asia*

In what follows, I focus on the types of relationships that underpin historical structures of connection as they interact with new moral economies of DIY development. I show how the changes in these relational economies necessitate the rural poor to embark on projects of high risk in order to gain viable livelihoods for themselves and their families.

A study of relational economy involves an investigation of the regimes of social, political, and economic value that underpin relationships between people of particular structural positions. It is an analytic lens for looking at economic actors not only in terms of their social situatedness (a core anthropological assumption; all economic acts are social acts), but also in terms of the political and ideological projects that compete to organize relationships among economic actors. Understanding these configurations and the ways in which they change offers a glimpse of the structural and relational features of the broader political economy. An ethnographic approach to relational economy enables a fine-grained examination of the everyday relationships influenced by aspects of the global capitalist system, refracted through

DIY development modes in local contexts.

The vignette of Rahela's and Taspia's experiences offers an idea of the relational economies at play. A kinship relational economy features centrally; both women are expected to perform certain duties for their families, and they achieve varying degrees of success. The shadow of the relational economy of the development project of which they are a part also appears, the precise relationships of which we do not see directly. The expectations from people in the iAgent hierarchy seem to affect Rahela less overtly. Her activities as an iAgent seem to have contributed to her present successes and bolster her ability to engage in kinship relationships more favorably. By contrast, Taspia seems to be tied to the expectations that the project demands of her. The time frame of repaying a loan conflicts with her ability to fulfill kinship and class expectations. Embedded in both development and kinship relational economies are gendered projects; what successful womanhood means in the two sets of expectations may conflict with or bolster one another.

Some relational economies may have easy elective affinities with one another. Weber (1930) demonstrates, for example, how the behavioral expectations and relational ethics of Calvinism paved the way for modern capitalism to take root and flourish. Institutional resonance is always contingent, however; in other cases, relational economies might conflict, creating intense ambivalence that might result in the failure of uptake of new models of behavior. Multiple coexisting value systems may also result in the reformatting of existing relational economies, for example if the ends are congruent with existing values even if the means are not. When Rahela first started iAgent work, she experienced the same social stigmas as did Taspia. Yet when her work proved to be financially successful, and she invested money in relationships congruent with the relational economy of kinship, then her activities (selling products and services outside of the home and interacting with non-related men) were increasingly accepted. Many girls sought to emulate her livelihood trajectory. In Taspia's case, the relational economy of iAgent work continued to conflict with that of models of appropriate behavior as an unmarried daughter, and she never was able to use the work of the one to fulfill expectations of the other. New relational economies and subjectivities do not steamroll over existing ones, as globalization alarmists and communicative models of market devices might postulate. Transnational models and exchanged ideas are always interpreted locally in the social spheres of kin, work, and community. Thus, the anthropological project here is to explore the ambivalences that are produced when people face expectations to act within the context of multiple relational economies.

The concept of "relational work," developed by economic sociologist Viviana Zelizer (2012), enables an investigation of relational economy to touch down ethnographically. It takes as a unit of analysis the creative efforts people make in initiating, sustaining, negotiating, reworking, and terminating distinct social relations. People seek to define a relationship in ways

favorable to them through the distinct social ties between them, the types of transactions they make, the media of exchange of those transactions, and the negotiated meanings with which they endow them. Changing one of these aspects has implications for the rest; for example the transition from salary to piecework denotes a new relational configuration in which the responsibility of employership (ensuring workers' living wage regardless of business outcomes) is denied in favor of flexible procurement (making workers responsible for business risk and the costs of their own social reproduction). Such a shift changes the balance of power between workers and owner and the ability of each to make claims on the other. In other cases, people might undertake relational work to disguise the power differential implied by certain types of transactions. For example, live-in domestic help may be paid a wage or at least room and board to look after children and perform household duties (roles that might traditionally correspond to that of "wife," who performs unpaid domestic labor). Families might try to disguise the economic transactional nature of the relationship, in face of the intimacy of the care work performed by the domestic helper, by including her in circuits of kinship exchange. The ambiguity that results from multiple representations masking non-corresponding terms of exchange is the topic of chapters six and seven, in which I apply the concept of relational work to the ethnographic data to its limits and then suggest extensions to the model.

What are the relational economies that inform how people act in the context of contemporary DIY-development programs such as iAgent? The iAgent experience shows a case of intense ambivalence in which the local political economy of opportunity increasingly necessitated young women to undertake risky projects of non-domestic labor for the survival of their families. Many factors signalled a shift from support through strong kinship patronage ties to the erosion of kin help and individual families' responsibility for their own survival, including the families' declining landholding and inability to forge an agriculture-based livelihood, increased forced geographic mobility, fragmentation of extended families, and new livelihood opportunities in industry. Simultaneously, global trends in development shifted from prioritizing NGOs that implement social projects using foreign donations to DIY development, in which the poor are expected to be helped to help themselves, using one-off technical inputs. Below, I detail the theoretical framework I use to apprehend these change processes, multiple relational economies, and their social, political, and economic implications.

## THEORETICAL FRAMEWORK

How might we make sense of dramatic changes in the relational economies of support available in rural Bangladesh? As I show in the previous section concerning structures of connection in rural Bangladesh, people increasingly lost access to modes of patronage upon which they had relied in the past for survival and sought links with new kinds of patrons in recent decades. To cope, people embarked upon new and risky projects to seek a reversal of fortune or merely to weather the hardship. By the 2000s, these strategies included projects such as the iAgent Social Entrepreneurship Program, which promised the potential for gaining *chakri* (salaried employment) in the future but also carried the risk of intense social stigma and damage to one's moral self through everyday action. The ways in which people relate to new structures of access and the sets of relationships, meanings, and moral economies they entail can be understood first through the techniques and devices through which their new subject positions are negotiated and second through the features of the network of relationships that structure new hierarchies of power and control. I examine these devices and networks through the lens of the relational work with which people make sense of ambiguous encounters and formulate demands of other people.

### MARKET DEVICES

To understand the processes of change by which DIY development networks are meant to transform the poor into entrepreneurs, I begin with the concept of “market devices” as developed by Muniesa, Millo, and Callon (2007) and Çaliskan and Callon (2009, 2010) as a “simple way of referring to the material and discursive assemblages that intervene in the construction of markets” (Muniesa et al. 2007:2). In the context of a particular institutional model being implemented, in this case the iAgent Social Entrepreneurship Program, devices such as administrative measures require people to “conform to the institution's discursive and practical universe” (Escobar 1991:667). These devices are also meant to calibrate or translate people and objects into calculative or calculable beings, in order to enact particular economic properties or provoke economic behaviors. In Annelise Riles' (2000) terms, these devices produce the effects of their own reality through translations and conversions. While the primary beneficiaries of the iAgent model are meant to be the villagers in the iAgent's surrounding community, I focus on the devices applied to iAgents themselves. Market devices are designed to reconfigure what market actors are (ontologically) and what they can do (performatively).

Markets cannot be created by devices as objects or procedures alone. Thus, I focus on the idea of the intermediary or broker (Arce and Long 2002; James 2011; Lewis and Mosse 2006) charged with the responsibility of transforming villagers into customers, under the motivation

of her own self-transformation, and through the role model that her mobility and knowledge provide for others. Thus, this transformational process is necessarily relational and political. I interpret the idealized concept of the iAgents as “market actors” who must be shaped as agents for the construction of markets through a set of market devices. Similar to Kimberly Chong’s organizational interlocutor, the iAgent Social Enterprise “fashions its own organisation and workers as an exemplar of the kinds of organisation and subjectivities which it tries to reproduce amongst its clients” (2012:24). Thus, what these organizations attempt to do externally can be apprehended through the mirror of what they do internally (Riles 2000). The intended systematic reshaping of iAgents as market actors can be seen as a concentrated (and therefore more ethnographically locatable) form of how TIE would like to reshape the traits of rural Bangladesh, through these iAgents.<sup>7</sup>

These models of social engineering, through their market devices, reveal central assumptions—held by practitioners—about the linearity of their effects. Models employing the notion of market devices in academia, as well, often assume communicative models of transmission (Dolan and Roll 2013; Dolan 2014; Riles 2000). Yet market institutions are fundamentally sociopolitical institutions; they do not operate through a communicative model of information exchange. Rather, market devices and information-carrying artifacts are inflected by the personal projects and class politics of the persons involved in market activity.

I sustain this insight by showing the entrepreneurial transformational process not as steady and teleologically inevitable, but as contested and rejected. Market devices are not isolatable mechanisms to be analyzed along a linear evaluation of “effectiveness” (as “impact assessments” or randomized-control trials do); rather, they are indivisible from the broader assemblage of relationships that TIE forges in the implementation of its social-enterprise model. What types of relational modalities is TIE advancing here, and what effects do they have on the moral economy of the business? By adopting, performing, or rejecting these practices, in what ways do iAgents make claims about the nature of their relationships with such powerful external others? I examine these techniques and iAgents’ responses to them as political projects of defining and contesting hierarchical relationships of power.

While market actors and markets are *not* the dominant outcomes of such processes in this case, the transformations that *do* take place amplify these models’ internal contradictions, their inability to map impersonal transactional models neatly onto social reality, and their mirroring instead of existing hierarchical relations of domination. Anthropologists demonstrate how exercises in extending liberal markets and market values have become vehicles for extending and reconfiguring patriarchal dominance (Elyachar 2002, 2005; Karim 2011). Lamia Karim (2011) explains how microcredit practices in Bangladesh, purportedly to empower women

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<sup>7</sup> Chong (2012) demonstrates that external activities intentionally replicate internal practices, which allows these knowledge processes to become proprietary and thus sellable and scalable (also Mitchell 2007). This feature appears to be a driver of TIE’s license and consulting models of the iAgent enterprise.

borrowers by enhancing their economic power in household decision-making, merely layer organizational patriarchy over family patriarchy. Devices of “NGO governmentality” do not only regulate the behavior of women, but they also keep women subservient to their male guardians. Yet by disguising these patriarchal relations beneath a veneer of technical processes and financial services delivery, existing relations of domination are amplified.

This thesis demonstrates how the market devices that shape iAgents (and other microentrepreneurs enrolled in similar schemes globally) and that are meant to be instruments in their success are also the very instruments of future constraints to their agency. I provide a detailed analysis of the mechanisms not only that drive subjectivity reformatting and disciplinary relations, but also that serve as instruments that cast liability for failure away from the organization and onto the participants. The devices of entrepreneurial transformation are the same devices ultimately used to destroy program recipients (the symbolic iAgent personhood and also the well-being of the actual individuals and their families) under conditions of dispute. This implication manifests through social enterprises’ teleological analysis of iAgents that the failure of their businesses proves their inability to embody the logics of the model, and they are therefore not worthy of “financial inclusion” and “development.” Thus, this case draws on another strand of anthropological work that assesses how the political philosophy of DIY development decentralizes risk and responsibility (Cross and Street 2009; Elyachar 2005; Karim 2011; Mosse 2011; Schwittay 2011a). My contribution is to link a politicized reading of a non-linear model of market devices with an analysis of how risk and responsibility are institutionally deflected onto the poor and then to add a fine-grained analysis of what happens to the social and class relations in the process. I argue that the ambiguity surrounding the nature of relationships in social enterprises generates instability for poor participants but, crucially, enables the enterprise to perpetuate itself and secure external support.

This study builds on Catherine Dolan’s analysis of the management techniques of “Base-of-the-Pyramid” businesses and how the values of the market are meant to be inculcated in the individuals targeted as subjects of change and objects used in corporate extension (Dolan 2012, 2014). Thus, this study connects with accounts of other market-driven personhood-formation in contexts as diverse as Wall Street (Ho 2009) and Chinese management consultancy firms (Chong 2012). These works show the disempowering effects of enacting particular models of smartness and hard work that investment-banking and management-consultancy knowledge workers encounter, whether they fail to make the cut as “value creators” or become successful but only by enacting a narrow set of subjectivities and performances. They experience “power” or “empowerment” only as long as they limit their agency to the particular personhood of the aggressive and self-exploiting worker. Yet where elite knowledge workers have the agenda-setting power (cultural, symbolic, and social capital) to remake client companies in their own image, iAgents must erode their minimal claim to all these capitals. They must behave against



societal expectations as well as instrumentalize their social capital to the imperatives of capitalist business logics. The iAgent faces challenges in molding community members (her clients) to the set of subjectivities that she herself needs to embody for her own success and that she requires her clients to adopt in order for the model to work.

## THE NETWORK

What characterizes the assemblage of people and organizations that seeks to transform young village women into social entrepreneurs? I analyze the set of institutions, individuals, and practices that constitute the iAgent project through the lens of a “network.” Annelise Riles (2000) describes a network as driven by the power of its aesthetic, which is instantiated in documents, procedures, and other market devices. Networks “internally generate the effects of their own reality by reflecting on themselves” (Riles 2000:3). They are effective at drawing together a diversity of actors, not only iAgents and the TIE NGO staff but also partner organizations and resource-givers. The network’s devices (such as representations it produces to describe itself) are performative in drawing in new resources aligned to those representations. According to Riles, it is the aesthetic power of the network that drives it and gives it its self-perpetuating form, rather than being shaped by aspects such as the class aspirations and self-making projects of its constituents. Yet such an analysis also implies an assumption that a communicative implementation hierarchy exists in which the documents and procedures that constitute the network’s aesthetic actually enact what they are designed to do in an impersonal manner. I show instead that the network refracts its constituent relationships and contextual complexities by taking up existing modes of patronage and class relations and then amplifying them through these procedures and documents.

This notion of the network and its cultural resonance would illuminate better how these social-enterprise models work if it explained how class politics are generative of particular network aesthetics and, by extension, how such aesthetics are taken up to exert class ideologies. Class features and personal projects are occasionally and briefly alluded to in Riles’ account,<sup>8</sup> but she does not address the ways in which members’ class, social, and ethnic positioning has an effect on their relationality and therefore on the aesthetics of the network. She refers to an “underbelly of personal relations to the formal linkages of the Network” upon which network efficacy depends (Riles 2000:60),<sup>9</sup> but also which creates its closed, information-blocking nature. Yet she does not describe the process by which contestations over particular techniques, representations, or the content represented are negotiated. What role do projects of personhood

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<sup>8</sup> NGO leaders are often educated abroad, know their funders personally, and come from a particular ethno-cultural background (Riles 2000:47).

<sup>9</sup> These include the informal phone calls during which decisions, power hierarchies, exclusions of particular people, and hiring practices based on personal connection occur.

play in how those negotiations take place?

By contrast, this thesis shows that the constituting and contextual features of the network (meaning the people and their cultural, class, and socioeconomic positions) affect the ways in which artifacts and knowledge practices materialize. NGO workers in Bangladesh aspire to and show a semblance of a neutral, communicative implementation hierarchy driven by procedures and documents. TIE staffers, for instance, invoke an information society in which their model's devices translate linearly into practice. Yet through action, practitioners convert the network instead into existing modes of patronage and domination. The network takes up and mirrors not the representational and discursive artifacts it produces, but the properties of its members' existing relations. These models fundamentally are extensions of people's class positions and efforts of self-making. This insight resonates with other anthropological work that demonstrates a rich account of vehicles for status and self-fashioning beyond efforts of accumulation and consumption, such as particular practices of economic activity (Bear 2015b; Chong 2012; Ho 2009; Yanagisako 2002) and writing (Thomas and Eves 1999). Bear (2015b) shows how many of these practices and aesthetics are invisible to the public domain and formal procedures even while they centrally form and recreate economic life. Thus, such effects are not immediately discernable and require long-term ethnographic research to apprehend.

To push further Riles' portrayal of the network as a set of activities and artifacts that draw people together, generate a set of personal relations, and overcome differences (Riles 2000:68; Latour 1990), I show how the activities of workers within the iAgent assemblage are geared toward the *maintenance* and *enhancement* of difference: namely, class and power hierarchy. This observation is central to understanding the relational economy of DIY-development initiatives. Where these data do resonate with Riles' conclusions, they surround her central motif that the "outside" and "inside" of the network are the same form, seen twice. In iAgent terms, this insight refers to the relationship between the formal, external-facing representations of the iAgent model and its components, and the representations of informal, personal experiences and narratives of it. One is not a false image of the other's reality; they enable one another to exist. They are two sides of the same coin, representing different facets, and both illuminate the class projects and relations of power that underpin them. The process of navigating the disjunctures in representations and experiences of the network forms the core of intense relational work performed by iAgents and other interlocutors and defines the central thrust of this thesis.

## RELATIONAL WORK AND AMBIGUITY

This thesis explores how actors in the iAgent network navigate interpersonal and interorganizational ties in order to advance their own personal projects and ideas of how kinship

and NGO relational economies should perform. iAgents in particular, acting in the liminal time of unmarried social life, experience anxiety in negotiating their relationships with clients, neighbors, family members, fellow iAgents, NGO staff, and people from partner organizations. iAgents face competing models of expectation placed on them and corresponding to their different subject roles in the family and community simultaneously as local kinswomen, traveling salespersons, and NGO representatives.

Market devices—introduced above as the documents, procedures, and disciplines employed in creating and stabilizing iAgents as market actors—could be understood through notions of governmentality (Foucault 1977). Further conceptualized as “NGO governmentality” (Karim 2011), this practice refers to the ways in which organizations use technologies of power (such as market devices and mentalities, but crucially including the leveraging of kin and social relations) to produce subjects, citizens, or consumers best suited to fulfill organizational agendas and to outsource the work of development to the poor themselves.

Yet we risk assuming that these devices and processes do enact what they are designed to do, namely to inculcate the logics and temporalities of the market in iAgent calculative behavior, to varying levels of success and effectiveness. By extension, it follows that iAgents, in educating their clients and providing services to them, communicatively pass on information about how to be good market actors (such as cash-flow accounting, saving for future purchases, and timely attendance of sessions). Hence, failure and ineffectiveness might risk being interpreted as due to implementational missteps (corruption, incompetence) by local managers or to the mediating factors of the context and culture in which these models are embedded and which inhibit iAgents from achieving full uptake of their entrepreneurial personas.

In order to tease out what these market-building acts *are*, if not communicative, the different meanings they generate, and their effects on participants, I turn to Zelizer’s (2012) conceptualization of “relational work.” Zelizer explores the effects of economic activities on the meanings of interpersonal relations, especially in situations where the connection faces change or dispute. The acknowledgement that economic relations fundamentally *are* and express social relations—that markets and intimacy are not antithetical—enables Zelizer to advance a conceptual framing for relational work as the process by which people define the categories and rules of distinct social relations and the types of economic and transactional behavior that are appropriate within each category. Hence, social and political projects inhere in all acts of economic transaction, which thus cannot be separately explained. She shows how economic transactions do not necessarily damage intimate ties but are also crucial in negotiating and sustaining them. This observation holds for Bangladesh, where relations of kinship and patronage structure the flows of much economic exchange, and market relations are always present in kinship patronage relations (Gardner 1995, 2012; Jahangir 1982; Jansen 1987; Kabeer 2000, 2004; van Schendel 1981, 2009; White 1992, 2012). What is different here

is that market devices render economic relations more visible and make them appear separate from other domains and relations (Ho, forthcoming; Bear et al. 2015). Yet “in all areas of economic life people are creating, maintaining, symbolizing, and transforming meaningful social relations. As they do so, moreover, they are carrying on cultural symbolic work. The goal, therefore, is to study variability and change in those social relations” (Zelizer 2012:149).

The specific acts aimed at market building for the iAgent enterprise are not primarily communicative acts in which information and signals are exchanged to varying degrees of accuracy, only attenuated by the messiness of actual social life, although they are represented as such by TIE. “Such technologies are used in encounters not as a medium of communication or to transmit information. Instead of simply conveying ideas these technologies layer social encounters with excessive and multiple significance” (Bear 2015a:410). It is precisely the messiness of real social life—including the jockeying of various actors to advance particular political projects, their mental and moral models of the world, and the temporality of their social obligations to other people—that fundamentally constitutes the conception, negotiation, performance, and rejection of models such as the iAgent social enterprise. I illustrate the ways in which middle-class struggles for upward mobility strongly inflected the anxieties of the iAgent staff at TIE’s local partner NGOs who exerted pressure on iAgents to make more money. Local staff members’ concerns were amplified by their own precarious position as middlemen in projects of the political, economic, and NGO elite to strip back welfare services and devolve investment, risk, and responsibility onto the lower classes for their own development, while rule-making and policy-framing processes moved upward to national and international bodies (Mosse 2011:3). Rather than as external factors that enable or constrain the efficient functioning of projects and markets, these processes need to be understood as constitutive of such projects.

In contradiction to a communicative model and adding to Zelizer’s conceptual framework, I argue that ambiguity is as much necessary to the act of model building as are information transfer and credible exchange of signals. The activities of establishing a rural ICT marketplace through iAgent social entrepreneurs involved seemingly communicative acts, such as TIE’s training of iAgents in market subjectivities and iAgents’ efforts to negotiate the prices of their services with neighbors. Yet the codification of these acts through a standardized and licensed model conceals the social and political projects—between iAgents and their community members (chapter six) and between iAgents and TIE (chapter seven)—that infused these relational performances with meaning. An in-depth look at the sociopolitical dynamics that constitute the activities forming these relationships reveals not the stabilization of particular clear forms, but a strategic juggling of multiple, simultaneous, and often conflicting forms. The overall effect, produced and required by these interactions, is ambiguity, which makes the project “work.” The project also produces ambiguity, which is a resource used by project actors

in the relational work of negotiating recognition and authority. I contribute to the anthropology of development by showing how “project agency” or “planning agency” is subject to individuals’ ability to navigate temporal incongruities and ambiguous representations in ways that draw in and co-opt the compliance of others.

In academic writing, emerging from linguistic anthropology and communication theory within the field of organizational behavior, ambiguity is a phenomenon of communicative action that can be used strategically—in spoken and written language—to accomplish goals such as fostering deniability and promoting unified diversity (Black 2004; Eisenberg 1984). Indeed, the ways in which TIE structured information (and misinformation) helped them to enlist women participants and shed responsibility for the program’s failure.

Yet I show that ambiguity is productive beyond dyadic communication. iAgents also experienced ambiguity as structural (through the nation’s liminal state within large-scale transformation processes and their own liminal position as unmarried women working outside the home); as existential (while they strove to provide a multiplicity of services that each implied different qualities and identities for them); and as relational (as these identities provoke different relationships). The following section introduces the contexts in which these ambiguous experiences take place.

### THE iAGENT SOCIAL ENTERPRISE PROGRAM: TRANSFORMATION OF A MODEL

In this section, I provide a short history of the iAgent social enterprise model and track its movement away from NGO patronage and toward a DIY-development moral economy. This background sets the contextual scene for the circumstances of intense relational change and ambiguity under which I conducted fifteen months of ethnographic research among the actors in the iAgent network.

#### *iAgent pilot stage: 2009-2012*

TIE (Technological Innovation for Empowerment), an organization established in 2001 that employed ninety people and operated a two-million-dollar budget, sought to use a blend of technical and social innovations in the building of sustainable and scalable models that would work toward poverty alleviation as well as wealth generation for all stakeholders. Under this remit, TIE undertook a range of programs that developed or invested in technology for education, healthcare, decentralized governance, e-commerce, and digital publication of national scientific and artistic works. This thesis focuses only on the iAgent project, which was separate from but in some cases served as an implementation or distribution vehicle for these other activities. The iAgent and other programs were built on an information–or communicative–model of society in which inputs generate knowable outputs. Information and technology are imagined as neutral and apolitical, but their distribution enables users the ability to convert them into knowledge and thus power to overcome constraints. In the chapters that follow, we see the many ways in which information and technology instead are laden with ideology and wielded as tools for asserting class, gender, and other political claims.

Prior to the iAgent model, TIE built a network of Rural Information Centers hosted at local NGOs, where villagers could consult weather reports, check school examination results online, apply for work abroad, print land registry papers, and perform other tasks facilitated by modern information and communications technologies (ICTs). In most places, the information centers heralded the first extension of the Internet in those villages. When the team at TIE realized that information centers were not reaching the most “marginalized” people (which it defined as children, women, bonded laborers, and elderly and disabled people, deemed to be the main victims of poverty), the team experimented with a model that would target them directly. A young woman living near the information center in Lalpur *Upazila* (hosted at the NGO Atno Bishash) was hired to visit rural people’s fields, discover their problems (such as pests attacking their crops), and, using her mobile phone, call a helpline manned by TIE staff to source solutions (such as pesticide use). By having a female mobile extension worker for each

information center, who brought services directly to the villages, the TIE team hoped to expand the impact of the model. In 2007 Intel released the Classmate PC (a low-cost laptop computer), which TIE used to enhance the capacities of the mobile information center agent. The role was named “iAgent,” and in 2009 the first cohort of them, along with TIE and the information center staff dedicated to the iAgent project, began work (figure 2).

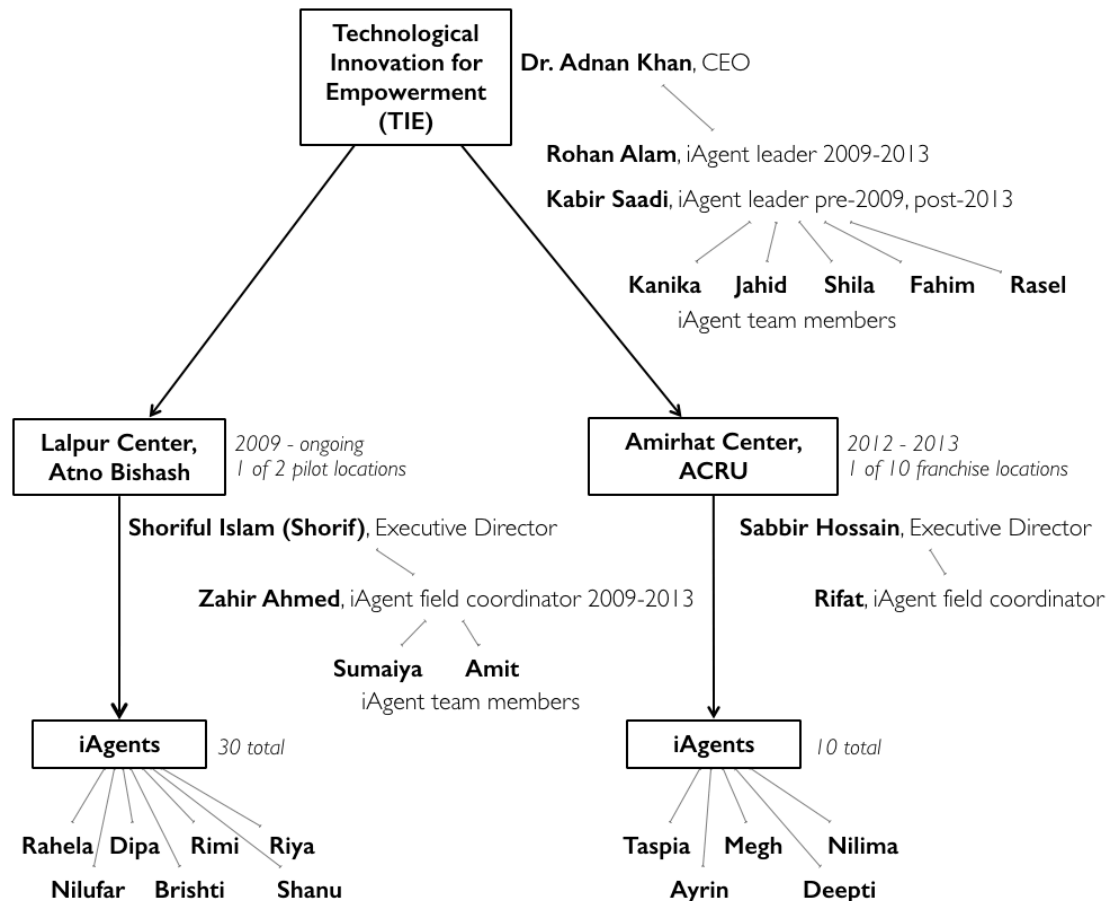
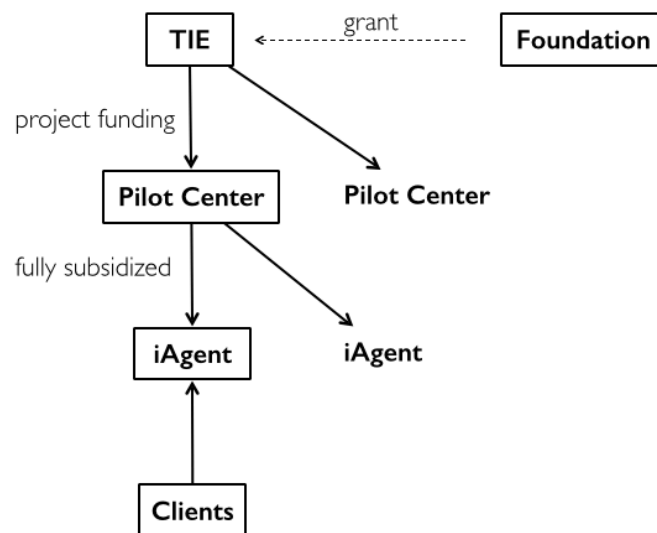


Figure 2: Organigram of the iAgent hierarchy with key interlocutors

The ideal iAgent is meant to provide crucial information, products, and services to rural people in their homes, schools, and communities. To do so, she must cycle from place to place, building up a circuit of regular clients and responding to urgent requests. She must be proficient in using her suite of ICTs such as a laptop computer (with which she shows educational videos, helps people to send emails and talk on Skype with distant relatives, and downloads school examination results) and digital health equipment (to test for blood-sugar levels, blood pressure, weight, and pregnancy). TIE grappled with the question, how should this program be managed structurally? Should iAgents be employees and receive salaries to conduct their work? Should they be NGO workers, paid on a time-bound project basis to implement a sequence of one-off programs defined by other agencies and funders? Or should they be Multi-Level Marketing (MLM) entrepreneurs who receive profit on the sales they generate as well as a commission of

the sales of new entrepreneurs they in turn recruit?

The iAgent model was piloted under a grant-based structure through local NGOs. Figure 3 contains a schematic of funding flows in the first pilot model, with arrows indicating the direction of money transfer. The Dhaka-based Shabar Adhikar (“Rights for All”) Foundation (SAF) funded TIE to test the iAgent idea in two locations, one of which was Lalpur subdistrict in partnership with the local NGO, Atno Bishash. (The NGOs serving as iAgent information centers concurrently pursued five to twenty other programs from as many donors.) In each of these two locations, several rounds of ten iAgents were selected, trained, and mentored to begin their work. All expenses for training and equipment for iAgents were covered under the grant scheme. iAgents provided some services (such as educational group sessions to watch multimedia content on the laptop) for free for participants and received an “honorarium” from TIE’s partners, and they charged fees for other services (such as blood-pressure readings).



*Figure 3: iAgent pilot model: foundation-funded NGO structure with training costs and equipment for iAgents donated (implemented in Lalpur Upazila, at the NGO Atno Bishash and one other location)*

With guidelines from TIE, center staff determined the weekly agenda of projects for iAgents to complete. Included in the project budget were salaries for each center to hire a field coordinator and a monitoring officer dedicated to the iAgent project locally. In Lalpur, these two individuals (Zahir and Sumaiya) visited several iAgent sessions per day, maintained contact via mobile phone with the other young women, troubleshooted their problems, ran monthly meetings, and organized promotional events for iAgents to build up their networks among villagers and local service providers. Rohan, as leader of the iAgent program at TIE during this period, also spent time in the field and on the phone with iAgents and center staff.

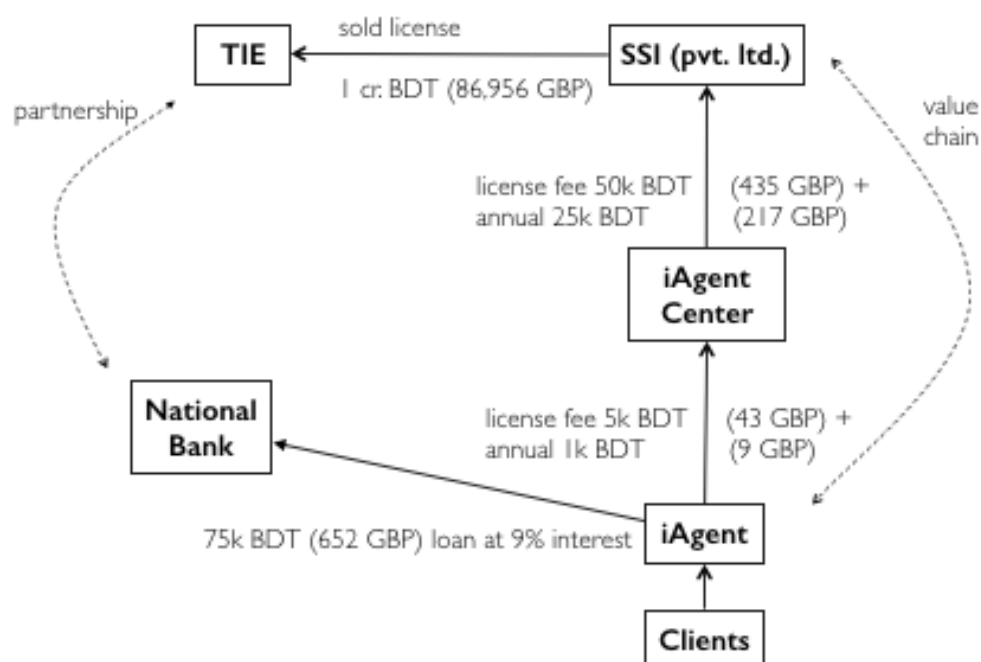
When visiting iAgent working areas, Rohan took interest in the group members and arranged solutions to their problems for free in exceptional instances. One group member, for example, had been born without arms but could cook, eat, write, and garden using her dexterous feet, and Rohan arranged typing lessons for her so that she would be skilled enough to gain an



NGO or office job and raise her status. Still working out its model of social change, TIE experimented with services iAgents could provide, and Rohan managed to secure the resources to do so from his outside networks. While iAgents continued to charge villagers for many of their core services, the initial process of testing them was subsidized by project funding and fit the interactional schema of other NGOs working in the area. Rounds of grant money were won and disbursed according to a pre-defined roster of activities. iAgents recalled this period fondly. Brishti recounted, “Before, things were good. We had so much work, but actually it did not feel like it, and we felt good, all ten of us together with Zahir, Sumaiya, and Rohan. But now those three have gone, and there is no more project. It’s just a lot of work by ourselves with no enjoyment and very little money, and everyone is concerned with their own problems.”

#### *iAgent scale-up stage: 2012-2014*

In late 2012, TIE began the scale-up phase of iAgent in ten new locations, one of which was Amirhat subdistrict in partnership with Akaas Center for Rural Upliftment (ACRU), a local NGO. Figure 4 shows the funding flows in the new model, with arrows indicating direction of money transfer. Ten iAgents were selected in each location. In order to make the model scalable and “sustainable,” TIE did not want to rely on grant money to cover iAgents’ start-up costs. Instead, it established a multi-tier licensing structure in which each entity had to pay a license fee to the next one upward. iAgents were required to take loans from a commercial bank to cover these fees and equipment costs.



*Figure 4: iAgent scale-up model: multi-tier commercial licensing structure with formal loan advanced to iAgents (implemented in Amirhat Upazila, at the NGO ACRU and nine other locations)*

“After three years of piloting...the model is self-sustaining and sufficiently income generating. TIE is currently starting the process of scaling up the model countrywide. The plan is to initiate 300 iAgents in the field by the end of 2013 and by 2017 inaugurate 11,400 iAgents.” This ambitious plan is written in TIE’s application for a prestigious social-enterprise award backed by the Asian Development Bank. What was demonstrated in the pilot was that young village women *could* ride bicycles and run ICT-based businesses and that rural villagers *were* willing to pay for these services. Yet the Lalpur pilot model was impossible to replicate at the level of TIE’s ambition. Millions of dollars in donations would be required to prepare iAgents to reach Lalpur’s standard. TIE needed to develop a different kind of organizational model to support its activities. Rather than soliciting charitable donations and grants to fund the creation of iAgents (cost of equipment and training), iAgents could take loans from large-scale commercial banks. Rather than allowing iAgents to run their businesses independently and relying on external funding to support its own costs, TIE could claim a cut of iAgent earnings by extracting recurring rents and eventually reach a level such that even TIE staff salaries and overhead could be drawn from this internal revenue source. By creating social-business entrepreneurs, TIE itself could become a social business, self-sustaining through its core market offering and not reliant on donations. In addition, the rhetoric of independent entrepreneurship aligned with internationally recognized “best practices” in contemporary development, which increasingly valued principles such as “self-help,” “sustainability,” and micro-businesses fueled by access to formal streams of capital.

At the same time, TIE’s support of the notion that these models truly had empowering effects fed into the global hype and contributed to focusing the agenda on them. The iAgent model received extensive media coverage in prominent news outlets (such as the BBC and Al Jazeera) and won internationally acclaimed awards for innovation, entrepreneurship, and women’s empowerment. In this way, “best practices” and embellished narratives became codified as new institutionalized features and programs.

To achieve its scale-up plan, in 2011 TIE created a new commercial entity called Sustainable Sourcing International Pvt. Ltd. (SSI), of which TIE was the majority shareholder (and whose Managing Director was the wife of TIE’s Executive Director, Dr. Adnan Khan). SSI would be the “replicator” of the iAgent concept through a multi-tiered licensing structure. Yet the team required seed funding to kickstart the business and cover overhead costs. TIE submitted a proposal to their previous funder, SAF. More concerned with women’s rights than with the business of making money, SAF wanted the iAgent enterprise to look like a traditional NGO as opposed to a business model. The foundation did not want to support ideas that extended exclusive ownership rights to large organizations rather than to the community. Yet in the end, because SAF’s primary funder DFID (UK’s Department for International Development) pressured SAF to submit proposals quickly, the iAgent business model was sent

and accepted.

TIE then sold the license of the iAgent concept to SSI for a one-time price of 1 crore taka (86,956 GBP). TIE would continue to perform research and development, monitoring and evaluation, quality assurance, mentorship, and licensing-guideline-development roles. SSI would be responsible for all operations, including identifying an information center in each subdistrict in Bangladesh and running selection, training, and supply-chain processes.

In turn, SSI would license the model to local NGOs selected as Rural Information Centers for an initial price of 50,000 taka and a 25,000 taka annual renewal fee (435 and 217 GBP, respectively). After selecting up to thirty iAgents, each center would then sell licenses to them for an initial price of 5,000 taka and 1,000 taka of annual renewal fees (43 and 9 GBP, respectively). For the start-up costs of iAgents' businesses, rather than covering them from foundations as it had done previously, TIE negotiated a loan product specifically for iAgents with Bangladesh Bank (the governmental policy-making body) and National Bank Limited (a commercial entity). The Deputy Managing Director of National Bank was a close friend of Adnan Khan from the time they had lived in Poland studying for their masters' degrees. The loan product did not require any form of material collateral and featured a nine-percent interest rate, as opposed to the normal commercial nineteen percent, and a three-month grace period. iAgents would require their fathers or husbands to serve as guarantor, and the center would become the fallback institutional guarantor. A 75,000 taka loan (652 GBP) would cover the license fee, training manuals, and basic equipment. Centers could also apply for loans under the iAgent agreement to kickstart their supply-chain businesses and invest in training iAgents.

According to the model, SSI would build the supply chain downward, selling iAgents their equipment as well as products for iAgents to sell to villagers (such as fertilizer, sanitary-hygiene products, and contraceptives). It would also establish an upward supply chain, purchasing agricultural or handicraft products from villagers collected by iAgents and aggregated by centers. In this way SSI was meant to profit from license fees paid upward and its margin of products moving up and down the value chain. Centers would be financially self-sustaining through the products they bought from and sold to the community. iAgents would also receive a margin to enhance their incomes, and villagers would receive products they wanted and would benefit by a better-paying market in which to sell their produce. The ambition of stimulating these integrated market linkages did not materialize in reality, for reasons that this thesis specifies. The network and its market devices did not generate impersonal market actors or market relationships. Rather, it took up and amplified existing patron-client relations among its constituent actors and consolidated power inequalities.

In 2014, at the end of my research period, SSI was disbanded, and TIE experimented with a consultative model in which partner organizations could implement the iAgent model while paying a fee to TIE for its technical expertise.

Ambiguity infused the iAgent project on all levels and scales and constituted the central contradiction of the enterprise form. Within the project, different “discordant” interpretations of development became used over a short space of time (Gardner 2012). Thus, project relations needed to be constantly reconfigured, and iAgents exerted considerable relational work within the villages and in organizational spaces.

## FIELD SITE SELECTION AND METHODOLOGY

### *Unorthodox arrivals*

My first encounter with the iAgent model was through the paper application to the Asian Development Bank for its social-enterprise award, in which TIE proposed to scale up the for-profit licensing model. I was preparing to travel to Bangladesh for my doctoral fieldwork with a different social enterprise when I received an email from a friend who worked for Ashoka, a prominent network of social entrepreneurs worldwide. I knew her from the time I worked in India conducting research on the ways social enterprises and associated industries grew to be so prolific in the South Asia region. My friend’s email said that the award committee experienced trouble in gaining access to the finalist candidate in Bangladesh. The primary interviewer had been trapped in Dhaka due to *hartals* (political shutdowns) and was unable to extend her visa. Knowing about my impending trip to Bangladesh, she wondered if I could conduct the interview and site visit, after which I would write a short report. Due to the timeline of the award’s selection process, I would need to complete the evaluation within the first week of my arrival in Bangladesh. I agreed, thinking that the task would be a useful opportunity to meet people involved in social entrepreneurship and to visit the countryside.

On my first day in Bangladesh, I visited TIE’s offices in Dhaka to meet the founder, Dr. Adnan Khan, and his team. I was installed in an empty meeting room and instructed to watch a promotional video about the iAgent social enterprise in which a young woman introduced herself as “iAgent Mita” and discussed in Bangla what the program meant to her.

I am iAgent Mita, and I hold an educated village woman’s modern profession. I am twenty-six years old and married. Instead of making traditional handicrafts, I am doing a bigger independent profession, which is called iAgent. As a modern successful woman entrepreneur, I use my laptop, Internet modem, and digital camera and give information consulting to the village’s common people. By doing this I earn money, from which I contribute to my family’s expenses, and the rest I save. This profession has brought a lot of respect for me. In the morning, some children come to me to study. I could have utilized this time in doing something else instead of teaching them. But since I am an educated person, I feel that this is one of my responsibilities toward my society. By now, I have realized I have become the light of hope for poor people in the village. For example, Rahmat uncle, an elderly person, feels weak most of the time. But he doesn’t even know what his problem is. As an iAgent, it’s my duty to stand beside him. I must listen to their problems and at the same time provide them with the solution. I do not work under anyone. I work with my own investment, my own hard work, my own expertise and knowledge, my own time. I am not required to share my earning with

anyone. Whatever I earn, whether it is more or less, belongs to me. For these reasons I call the profession modern and independent.

Reading a script, Mita expresses TIE's aspirations for and representation of who and what an iAgent should be: a woman who confronts traditional practices, supports her family, and helps others in her community out of a feeling of duty and responsibility, all enabled by investing in her own business for her own profit. It is an aspiration rapidly entering today's Western business environment: "How can I do well for myself while also doing good for others?"

The day after watching Mita's video, I accompanied Rohan Alam, the then-leader of the TIE team responsible for the iAgent program, to one of the two original pilot locations of the iAgent social-enterprise model in Lalpur subdistrict. Coincidentally, my site visit corresponded with the visit of another foreigner interested in the iAgents of Bangladesh. The primary reason for Rohan's journey to Lalpur was to accompany a German documentary filmmaker, Hugo. Rohan and the staff of the local NGO regaled me, Hugo, and the video camera with heart-warming stories of iAgents' dramatic transformations from shy village girls to confident local leaders and how they had visibly influenced community health by teaching about sanitation and how they had reduced the frequency of child marriage. We visited iAgent Brishti, whose father was a librarian at a boys' *madrassa* (religious school) who started telling families to send their daughters to school after seeing what Brishti was able to do with an education and as an iAgent. We watched an elderly woman carry out a teary but joyful conversation over Skype with her grandson, a migrant laborer in Muscat, under the patient guidance of iAgent Rahela. The visit featured live case studies, turning point narratives, and demonstrations of success. It was easy to get caught up in the uplifting stories, and we listened with rapt attention as the next "rags-to-(relative-)riches" or "overcoming-all-odds" account unfolded. The project carried great allure.

I wondered how the documentary's end result would appear. What would most catch Hugo's eye to be delivered to German and international audiences? Would it focus on iAgents' poverty-alleviating successes through entrepreneurship? Or would it be the women's empowerment angle of dismantling patriarchy one iAgent at a time? Perhaps the digital dream of "appropriate technology" transforming the ways in which people could tackle their problems would feature prominently.

Here is an example of the ways in which the iAgent notion appeals to foreign audiences. Five months later, another group of documentary filmmakers, from Switzerland, arrived in Lalpur to film the iAgents. They shared with me the pre-filming synopsis of the kind of story they hoped to capture. The following is a condensed version of one scene:

Gita is a girl of fifteen years with deep eyes and worn hands. Clutching the hem of her blood-red sari, she hesitates before asking iAgent Jasmin, who has just delivered a group session in Gita's village, whether she might use the laptop to register on Facebook. Jasmin agrees and charges Gita 20 taka for the service. Gita has decided to spend her savings on being able to connect to the virtual reality of Facebook, a dream world she

heard about at school. Under the gaze of Jasmin, Gita completes the form to create a new profile. Jasmin is surprised to see that all the information Gita entered is fictitious. In Facebook, Gita has become Mehedi, a fashion model living in Dhaka, who lives from festival to festival wearing this clothing brand and that clothing brand. In reality, Gita works every day in the fields with her family and now uses the little money she succeeds in saving for those fifteen minutes of connection to her dream life. Although the request is unusual, Jasmin agrees to come to Gita's village each week so that Gita can delve into the life of her imaginary character. She knows that the Internet is as much a full-fledged virtual world as it is a tremendous source of information, and she is its literal interface.

In this incredible representation, an iAgent is the direct broker between the arduous and insecure world of real-life rural Bangladesh and the fantastical virtual utopia of (what Swiss filmmakers assume to be) village girls' aspirations. iAgents' role would be to unlock the freedom enabled by the Internet, not only the practical, real-world freedoms that might be assumed to come from knowing market prices, weather forecasts, or the *actual* costs of a government teaching job application, but also the temporary and escapist freedom of inhabiting a virtual world in which one can fulfill one's deepest aspirations.

That first week in Bangladesh was an intensely rich learning experience. First, my "expertise" and suitability to conduct the enterprise evaluation, which was unquestioningly accepted by the award committee on the basis of my friend's recommendation, alerted me about the degree to which international social-enterprise networks were personalized. Second, my friend's organization had a Bangladesh country representative, a Dhaka-raised and educated young woman. She was skipped over for the role although she was instructed to accompany me on several visits, which demonstrated the power and knowledge hierarchies and inequalities in these networks. Third, the many actors implicated in the iAgent social-enterprise network held strong assumptions and imaginaries about the iAgent persona and the relationships she was meant to have with community, state, and market. Among many other sets of representations, the application's appeals, Mita's testimonial, Rohan's running commentary, and the angles Hugo chose to capture on film all alerted me to the role of storytelling in the crafting of a social enterprise. They all focused on different aspects, some of which contradicted one another, but did not seem to create discordance. Rather, people seemed heavily invested in their own version of the idea of the iAgent and were able to disregard any images or information that did not suit their expectations. The outsiders' readiness to accept social enterprises' claims of emancipatory impact and empowerment fed into building the high level of hype and money ready to be deployed internationally to these ventures. An emergent set of associated industries vied to make sense of these new organizational forms and provide financing, develop social-impact metrics, build best-practice-sharing networks, establish new-idea incubators, form dedicated media outlets, confer awards, and launch university and business school programs centered on social entrepreneurship. Yet they all seemed to interact with social enterprises on the level of their written business models and best-practice stories, and the realities of implementation were largely ignored.

Having written an analytical report about the iAgent model, I moved into a slum in the western part of Dhaka where I planned to conduct ethnographic research with a social enterprise that helped urban informal workers, particularly cycle-rickshaw drivers, to own their own means of production. I had been in touch with that social enterprise through an introduction from the founder of the Rickshaw Bank, a social enterprise in Assam, northeastern India, with which I had just conducted six months of ethnographic research (but had to leave due to political instability in the region). I hoped that the two similar businesses would afford me a cross-border comparability of urban informality and the effects of social enterprise. Yet when I discovered that the rickshaw project in Dhaka did not have any dedicated staff members, and the two implementing entities could not provide the names or contact information for the rickshaw drivers who were supposed participants in the program, I jettisoned the project. The next week, Dr. Adnan Khan, CEO of TIE, and Rohan Alam, the iAgent team leader at the time, agreed to my doctoral research among the iAgents. I had been drawn in by personal relations and their multiple inequalities inside the network.

#### *Site selection and methodology*

Being interested in social enterprises as key examples of DIY development and how market mechanisms are used for developmental goals, I wanted to conduct research in one of the ten new license-model locations of iAgent. I selected Amirhat because of its position in the poorest region in the country. It is also proximate to the Indian border, where I was told that the dialects are similar to Assamese, a language I had learned for my previous fieldwork. The Amirhat Rural Information Center, located at the NGO Akaas Center for Rural Upliftment (to which I refer as ACRU or the Amirhat center), was about to embark on refresher trainings for its first batch of iAgents. In early April 2013, I arrived on the first of a four-day training session.

Of the ten iAgents in Amirhat, two (Taspia and Deepti) volunteered to host me for the duration of my fifteen-month research period. The final decision was made by TIE staff, who said that Deepti, being Hindu, lived in a “distant and dangerous” area and insisted that I stay with Taspia’s Muslim and more market-proximate family. Over the next six months, I lived with Taspia and spent time with each of the nine other iAgents as they attempted to conduct their work. Through processes that I explain in chapter five, in late September 2013 the Amirhat iAgents declared their intention to withdraw from the program, having been unable to earn sufficiently to repay the bank loans they were forced to assume. Three officers from TIE visited Amirhat to “resolve” the situation, which included informing me that I should return to Dhaka. They did not want me to witness or influence the aftermath of the project’s failure in that location.

My experiences with the ten Amirhat iAgents from the very beginning of their work until the very end bore little resemblance to the emancipatory claims I had heard during my first

week with the social enterprise in Lalpur and in its Dhaka offices. I was struck by the extent to which TIE focused energy and attention on one place—Lalpur and the Atno Bishash iAgents—which became the public face of the enterprise. Lalpur was where all foreign visitors were sent to be amazed by the program, where iAgents were ready to tell turning-point narratives. When visits to other locations occurred, attention was deftly organized away from individual experiences. Making the most of the forced rupture from Amirhat, I decided to move to Lalpur, to discover the realities behind what I had begun referring to in my field notes as “the origin myth of the iAgent.” Adnan and his team were satisfied with my proposal, self-assured that I would not discover any problems at their one exemplary location. Although Lalpur served as the iAgent exemplar, it did not take many days for me to begin seeing contradictions, discontent, and, above all, acute anxiety and ambiguity surrounding the work of iAgents.

I spent the following nine months in Lalpur, where thirty former and current iAgents worked, of whom I spent most time with eight. TIE did not permit me to live in an iAgent home (they said they wanted me to be less involved in the personal lives of iAgents), so I stayed in an empty room in the Atno Bishash NGO buildings. In Lalpur, I became well acquainted with the iAgent and other local NGO staff members who worked on different projects. The debacle at Amirhat had highlighted for me the intensely hierarchical and authoritarian nature of the relationships among iAgents, local center staff, and TIE. I thus intensified my focus on the iAgent network and the relationships among actors in the network as my “field site,” rather than a particular village or geographical location. By “studying through,” following Janine Wedel, I am able to unite different scalar fields into a single field of analysis and “situate the actors among the interactive levels through which the policy process is diffused. In this way, ethnography brings together different organisational and everyday worlds across time and space. The historical background, actual power structure, intended individual strategy, official documents both contemporary and historical, thus, can be studied through and in the process of seeking the power webs and relational activities between actors” (2004:169).

In both Amirhat and Lalpur, my primary mode of data collection was participant observation, recorded through notes that I wrote on a daily basis. People used mobile phones many times per hour to communicate, take photographs, and play music, so I was able easily to record voice memos and type digital notes on my own phone during the day to remember people’s utterances verbatim and significant details. I accompanied Amirhat iAgents as they learned to ride bicycles, faced opposition from parents about their activities, grappled with the training content, established groups and attempted to provide services, and broke down in despair after a hard day’s work that yielded no income. I conducted a survey of Taspia’s village, capturing household membership, lineage connection to Taspia, and livelihoods and activities of members. I joined Lalpur iAgents as they provided over fifteen different types of services, often traveling thirty kilometers by bicycle (and sometimes by boat) each day to reach



distant villages. In the course of iAgents' daily journeys through different areas, I participated in their interactions with farmers, fishermen, schoolchildren, college classmates, frontline workers of other NGOs, lower-level government officials, and relatives. I recorded genealogies and family histories of iAgents. I took part in the activities of everyday life, such as preparing food, visiting relatives, tending animals, joining ritual observances and festivals, commenting on village disputes, and participating in a house-building project from start to finish. In both locations, I observed activities at the local NGOs, which included administering other donor-driven projects, hosting training and monitoring sessions with iAgents, negotiating the relationship with TIE, and attempting to win other sources of funding to expand their presence in the area and to maintain their patronage roles. On short visits to Dhaka, I visited relatives of iAgents who worked in factories and lived in extraordinarily precarious circumstances. I conducted semi-structured and unstructured interviews with TIE staff involved in the iAgent project, and I accompanied them on visits to four other iAgent locations in different parts of Bangladesh. I interviewed leaders and staff of partner organizations (NGOs, advocacy groups, bilateral aid agencies, and multinational corporations) and accompanied them on their visits to iAgent locations. I attended social business conferences and workshops hosted by Muhammad Yunus and the Grameen Bank. The myriad perspectives these data embody enable me to discern the structural and relational attributes of the social enterprise network.

### *Organization of the thesis*

The key objective of this thesis is to understand the socio-structural features and effects of market-driven DIY-approaches to poverty alleviation. I do so by examining the practices of the iAgent Social Entrepreneurship Program in rural Bangladesh, which interacts with people's lives in the context of changing kinship structures of support as well as a changing development moral economy.

Chapter two foregrounds the role of personal projects within class positions in the iAgent network and wider development relational economy. As clients of various NGOs, people held long-standing expectations of patronage for access to key resources for survival. As global development priorities changed, so did the relationships that organizations had with communities. Social enterprise funders and partners exhorted a new "do-it-yourself" (DIY) entrepreneurial relationship, in which installing new business models was an ideological and political project of delinking the responsibility of the organization for the welfare of recipients. Such processes asserted not only new organizational but also new inter-class relations.

Entangled in these larger changes, young women assumed the iAgent project as a risky generative family undertaking of both wealth production and social reproduction, as I discuss in chapters three and four. iAgent work was situated in a hierarchy of valued or stigmatized labor, enabling relation-making or relation-breaking potential and endowing women and their families

with more or less mobility capital. iAgents themselves faced the intense relational ambiguity and burden of taking on this new opportunity of unknown results. I employ and then challenge Appadurai's (2004) notion of "the capacity to aspire." I suggest that Povinelli's (2011, 2012) trope of "endurance" is more apt for theorizing these endeavors in contexts of poverty and uncertainty.

The market devices used to train iAgents to become entrepreneurial subjects, and how these are implicated in changing relational economies of class, are detailed in chapter five. Pushing Callon's (1998) and Muniesa et al.'s (2007) "market devices" concept further, I show how such devices are performative but not in a linear, communicative way. They are not apolitical or neutral. Rather, they exert power, normativity, and particular ideologies. Challenging models of Riles (2000), I demonstrate how the devices themselves are not actors *per se*, but their acting power is endowed by the individuals who wield them while performing their own status, class, and gender politics.

Adding to the burden of uncertainty, as I examine in chapter six, the different services iAgents provided to the community required different, often contradictory relational logics. Sometimes, within a single day, they played a role similar to that of an NGO worker, a hawker, or a state agent, a process that produced and required ambiguity in order for iAgents to switch among the different roles as needed. I examine the ways in which iAgents do *not* seek to stabilize a particular representation of themselves, to argue, following Bear (2015a), against a communicative model of understanding the nature of relationships in projects. This scrutiny also modifies Zelizer's (2012) observation that people occupying liminal status seek to define and solidify the boundaries around the one most favorable to them.

Chapter seven examines relational economies within the iAgent assemblage at the level of TIE and its partners and shows how both TIE and iAgents assert specific aspects of the relationship to make claims and demands. On the one hand, iAgent leaders used the language of DIY entrepreneurial values to attract investors and partners. On the other hand, they continued to use the practice (if not the words) of NGO patronage to compel iAgents to fulfill partners' requirements and to maintain control of the network of iAgents and their beneficiaries as an organizational asset. They conducted operations without providing the help and security as the NGO patronage moral economy would have necessitated. The dual use of contradictory representations, and the act of alternating between them, was profitable for the social-enterprise leaders. In this case as well, it is not possible or desirable, as Zelizer's model might have suggested, to define the boundaries of the relationship clearly.

The eighth chapter ties together the themes of the thesis and suggests the implications that these DIY models have for people's experiences of time and agency.

## CHAPTER TWO

### THE iAGENT MODEL: MIDDLE-CLASS PROJECTS AND THE DEVELOPMENT MORAL ECONOMY

Some people think the network of UISCs [Union Information Service Centers] came from Grameen. This is not true. It came from the iAgent model. When we piloted the Rural Information Center as the nucleus of iAgent activity, one of our founding members took the idea and left, and he piloted two centers under UNDP funding. Later, he brought the idea to the PMO [Prime Minister's Office], which rolled out 4,500 UISCs. We lost our recognition because of the personal politics of our ex-colleague against me.

- Dr. Adnan Khan, Chief Executive Officer (CEO) of Technological Innovation for Empowerment (TIE), Dhaka

People call me “The Father of iAgent.” Actually, iAgent is not the brainchild of any single person but of thousands. Service recipients, iAgents, and local organizations provided suggestions that we have taken on board. But sometimes people highlight me. I *can* say that I took the full pain of building the iAgent model, whether it is my brainchild or not. It was my sweat out there in the field, mentoring every iAgent and recruiting every partner. But to say that *Adnan bhai* is the founder.... Did you see that he listed himself as founder of iAgent on the Wikipedia page?

- Rohan Alam, former iAgent team leader in TIE, Dhaka

TIE is our donor, yes, but iAgent is not just their project. We jointly created the model, but TIE provided the blueprints to ten other NGOs around the country. They sold it to SSI [Sustainable Sourcing International, the for-profit sister company of TIE] without calling us to share their plans. In all the literature, it is only TIE and iAgents, they don't ever say it's a joint project. [He gestured aggressively as he showed me a glossy brochure with a picture of an iAgent helping an elderly woman conduct a Skype video call.] But this is *our* girl, and this is cheating. When the scale-up model was started with SSI, they said, “You have to take a license to be a center, to have iAgents.” But *we* are the creator!

- Shoriful Islam (Shorif), Executive Director of Atno Bishash, Lalpur Upazila, northwestern Bangladesh

Shorif *bhai* takes credit for all Atno Bishash projects and all of our NGO resources, especially iAgent. But he exploits them as NGO workers instead of treating them as entrepreneurs. He knows nothing about how it works. He just sucks up to TIE, saying “*Ji sir, ji sir* [‘yes sir,’ in the honorific]” to everything Rohan *bhai* and his team says. These NGO Executive Directors are all really Executive Dictators, talking about democracy and empowerment but never relinquishing any power and using all the resources for their personal benefit. But who was out there making the iAgent project work? It was me, not Shorif *bhai*.

- Zahir Ahmed, former iAgent team leader at Atno Bishash, Lalpur Upazila

Who can claim responsibility for the iAgent model? Aside from demonstrating the contested nature of ownership between and within all layers in the hierarchy of people involved, this question yields no straightforward answer. While credit and acknowledgment for success—as well as the power of the ownership claim made—accrue upward in the chain of influence, practical risk and responsibility for failure transfer downward (De Neve 2014; Elyachar 2005; Karim 2011; Mosse 2011:3; Schwittay 2011a). The observation that an uneven balance of

power exists in acts of claims-making in the chain between donors and development organizations and within these entities is not new (Lewis and Mosse 2006; Mosse 2004, 2005, 2011; Scherz 2014). This chapter adds to the literature on development networks a nuanced account of the ways in which social enterprises—and contestations over them at different levels—are embedded in people’s projects of self-making and class aspirations of upward mobility (James 2002; Pigg 1992).

At a deep ethnographic level and for different class positions, I aim to document the ambiguous relationship between policy and practice (Lewis 2004; Mosse 2004, 2005), conceptualized and implemented in air-conditioned Dhaka offices, in NGO bungalows in villages, and in “the field” where project “impact” supposedly takes place. Showing the significant role that class relations play in the policy-practice relationship, I offer an extension of Annelise Riles’ (2000) notion of the “network” as driven by the power of its aesthetic, instantiated in documents and procedures. Through observations about NGO middle-class insecurities and self-making projects, I contribute new insights about the particular aesthetic of contemporary development networks.

I build on anthropological understandings of class structures in Bangladesh, focusing on the “relational work” (Zelizer 2012) that the middle classes undertake in order to embark on generative self-making projects and to stabilize their social and economic positions. The middle classes in Bangladesh are heavily dependent on NGO employment and funding from global-development patrons in order to maintain their socioeconomic status. Their narratives and representations of events (captured in annual reports, Wikipedia pages, human-interest news articles, and interviews with a visiting anthropologist) serve as their currency for claiming and maintaining access to these crucial sources of employment and funding.

The NGO middle classes display a changing repertoire of status. In addition to traditional registers of status through accumulation and consumption, the ability to make one’s own name through the ownership or authorship of new development models and activities is a crucial aspect of status production. We will see how Rohan Alam at TIE was attracted to the notion of model building via the public fame and heroism of past development-model builders in rural Bangladesh. On a smaller scale, Shorif at the NGO Atno Bishash pursued social work as an ethics of community leadership, which was connected to building his name through what he deemed to be responsible NGO-patronage models.

This chapter also documents a historical process of the changing moral economy of NGO patronage in Bangladesh as international development priorities are redefined to conflict with villagers’ expectations of the role NGOs should play in the community. Anthropologists document globally the shift from social-development organizations to profit-making financial-intermediaries (Otero 1994). As rural NGO leaders become increasingly compressed between the demands of funders and the petitions of villagers, their middle-class status and economic

position grow precarious. The new time cycles of corporate and financial markets, as they drive DIY-development routines, conflict with the time of middle-class social reproduction.<sup>10</sup> Generating livelihood security contradicts their ability to fulfill patronage obligations, and they face accusations of predatory sociality and corruption.

Development orthodoxy is a continuously shifting set of ideas, as are the ways in which local communities have engaged with different types of international resources. Yet at the level of grassroots implementation, donor models of NGO work have a greater “elective affinity” (Weber 1930) with the relational economy of patronage in rural Bangladesh than do newer DIY models, which disconnect the poor from, rather than link them to, durable resources for survival (Gardner 2012; Rajak 2006; Stirrat and Henkel 1997). The process of delinking the distribution of development goods from rural middle-class patron-clientage relations with the poor have profound implications for class inequality and the ability of the poor to make “declarations of dependence” (Ferguson 2013).

This chapter explores the class aspirations and self-making projects of two groups of people centrally implicated in the iAgent social enterprise. These groups are, first, senior- and middle-level management personnel in TIE responsible for designing the iAgent model, and, second, leadership and staff members of two NGOs selected as Rural Information Centers to manage a cluster of local iAgents. Here, I discuss only tangentially the aspirations and lifeworlds of iAgents themselves, in anticipation of the following chapters that focus on them in greater detail.

Literature on class and the policy-practice relationship in development offers a framework for interpreting the ethnography of the main tiers of NGO workers in the iAgent social enterprise. I refer to the three phases in the iAgent business-model described in the introductory chapter: the initial pilot stage operating under a donor-funded NGO structure (experienced by iAgents in Lalpur), a scale-up stage employing a multi-tier commercial-license structure (experienced by iAgents in Amirhat), and a replication stage using a combined open-source and consulting structure. The relationships among participants and their involvement in and critical commentary on these phases show the particular ways in which the model is explained, enforced, critiqued, and undermined by TIE, centers, and iAgents.

## CLASS PROJECTS AMONG THE NGO ELITE

### *The new NGO elite in context*

In the introductory chapter, I outline the particular kinship-oriented patron-clientage that historically organized rural society and class structure in Bangladesh. Yet the old lineage and

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<sup>10</sup> I use DIY (“do-it-yourself”) development to encompass the myriad forms that involve devolving the responsibility for poverty alleviation onto the poor themselves.

agricultural patrons are no longer as significant in relationships due to current aspects of the rural political economy in northwestern Bangladesh. One aspect is the high degree of geographic mobility due to land erosion, inheritance-based subdivision of property, and labor migration and the pursuit of fortunes elsewhere. Another aspect is the increasingly unstable link between landowners and their agricultural laborers, who are now casually hired per season in a one-off relationship. Thus, creating status for oneself no longer rests on lineage name or landholding position *per se* and must come from other activities.

Throughout South Asia, a large portion of the middle class does not hail from the traditional elites, who are typically government-employee families (Donner 2012:129). These “traditional” elites in Bangladesh are what Raunaq Jahan (1972) calls the “vernacular elite,” a cosmopolitan, secular, and educated class that emerged in the Independence period from lower-middle-class provincial families who were able to dominate the bureaucracy and gain a foothold in business. By contrast, newer middle-class groups are less educated and more involved in religious and patronage politics. They increasingly include rich farmers and urban petit bourgeoisie, the poorly paid salariat, and families undertaking a combination of livelihoods in construction, pharmaceuticals, textiles, and other industries (Alam 1995; Jeffrey 2008:519; Lewis 2011:15-16).<sup>11</sup>

*Chakri* (salaried white-collar employment) is the coveted livelihood of the middle classes in South Asia (Gardner 1995:132; Myrdal 1968:1646; Rao and Hossain 2012:415). Elite employment used to refer primarily to government service work. Now opportunities for *chakri* emerged from business and industry, which recently has “propelled sections of the local middle classes into prosperity by providing jobs and access to resources” (Hussain 2014:2; also Lewis and Hossain 2008:281; van Schendel 1981).<sup>12</sup> Many local rich families in the areas where I conducted fieldwork became relatively wealthy within the last generation or two on the basis of these opportunities.

Of the different middle-class groups and factions that emerged and expanded in Bangladesh’s post-Independence period, few receive attention from researchers (Lewis 2011:15-17). Anthropologists emphasize the need for studies that offer a repoliticized understanding of class relations and accumulation and examine middle-class formation relationally with the poor (Jeffrey 2008; Pattenden 2011a). A significant avenue of upward

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<sup>11</sup> Jeffrey (2008) discusses the historical process in the 1960s-80s in which rich farmers began intensifying, mechanizing, hiring in labor, sending children to private education and government jobs, and diversifying their income streams. He examines in North India the ways in which young men from rural wealthy farming families, unable to attain *chakri*, attempt to secure middle-class status alternatively through university politics and by employing social, symbolic, spatial, and cultural strategies to defend their position.

<sup>12</sup> Significant industries for middle-class prosperity include the ready-made garment sector in Bangladesh (Kabeer 2000), the engineering and IT related industries in South India (Fuller and Narasimhan 2014; Patel 2010; Upadhyay 2009b), and textile industry enterprises in Tamil Nadu (Chari 2004; De Neve 2011). Parry (2013) discusses how the distinction between secure employment and insecure wage labor marked a crucial boundary between the middle and working classes.

mobility was employment in NGOs (Feldman 2003:17) and other activities strongly linked with foreign-aid flows (Lewis 2011:17), which generated a new class of social elites ever since relief organizations' post-Independence rise in rural prominence (Karim 2001:96). As local elites diversified their livelihoods, establishing new NGOs was a major activity, a new source of income, and another way that local elites extended their sphere of patronage (Lewis and Hossain 2008; Hilhorst 2003). "For the poor, there remain rather few alternatives to forming dependent bonds with the wealthy in order to secure access to employment or land, or to the official programmes offering relief or off-farm employment" (Bode and Howes 2002:xv).

Jonathan Pattenden (2011) discusses how new interactions of village and outside institutions reworked ties between dominant and laboring classes. Rather than dissolving patron-client relations, links with external resources such as state and NGO anti-poverty programs allowed the dominant classes to exert dispersed forms of subtle control over the poor and to accelerate accumulation (Chibber 2003:250). Pattenden refers to this process as "gatekeeping," which is "the act of channelling formal and informal resources between [usually] the state [but also NGOs] and society for private economic and political gain" (Pattenden 2011:164). With the decline of lineage patronage and other forms of kinship help, rural people increasingly look for new patrons for access to resources. My interlocutors counted among many rural people who were desperate to attach themselves, however adversely, to NGO patrons.

The status claims of the new NGO middle classes and elites did not rest only on classic co-optation of development rewards and accumulation through gatekeeping. This chapter shows that a significant aspect of NGO middle-class status is built on projects of personhood and making one's own name through the creation and promotion of new and compelling development models that would attract international funding, national recognition, and local followers.

In Dhaka, "for those who belonged to a small, intellectual, urban élite, discussions were often held among extended family members who included policy makers, academics, and members of the international aid community" (Feldman 2003:10), partially enfolding this new arena of upward mobility into older structures of political and economic dominance in the capital. Their common cosmopolitan identity was based on a lifestyle that was "emblematic of the new consumption that had accompanied the explosion of expatriate aid workers, embassy staff, and UN officials" (Riles 2000:58). This group enjoyed the benefits of secure employment. They often possessed shared cultural capital and networks with donors, which allowed them to adopt and influence broader development models. This trend was especially the case in Bangladesh, which was heralded as the world's NGO capital (World Bank Report 1996). Development work offered not only an elite lifestyle but also transnational connections and the appealingly nationalistic claim to be helping one's nation's poor, using models that might one

day be associated with one's own name (such as Akhter Hameed Khan's Comilla Model, Muhammad Yunus' Grameen Bank microcredit model, and, according to Wikipedia, Dr. Adnan Khan's iAgent Model).

At the bottom rungs of the NGO elite in rural areas, social status was more unstable. Similar to the old *gusthi* (patrilineal) patrons, the ability to redistribute still formed the basis of these individuals' status. Yet unlike *gusthi* patrons, these resources were not locally held but were dependent on the vagaries of larger, distant development patrons who did not occupy a shared cultural space. The new rural NGO patrons relied on a steady supply of project funding (and the ability to divert resources from development activities initiated by central government ministries) to hold on to their positions (Lewis 2011:38). People who were granted employment in these NGOs gained status in part by wielding symbols of modernity—new ideas, technologies, capital, *pukka* (brick-and-mortar) buildings, motorcycles, electricity, and running water (Karim 2011:79). NGOs thus cushioned a new kind of rural middle-class lifestyle, which was a factor in accusations of profiteering motives (Lewis 2011:123). “Not all these organisations balanced private action with public spiritedness in equal measure. There were also many NGOs that were started by less scrupulous individuals who saw relatively easy opportunities for the accumulation of foreign funding” (Lewis 2011:114), an example of which is detailed in this chapter. This new class of people, particularly the local patrons (NGO executive directors), may have overlapped significantly with older high-status families. Being built on new sources of accumulation and encoding new relationships of patronage, this group is also a distinct class (Devine 1998; Hasan 1993; Karim 2009; Lewis 1993).

The development-resource class even at the rural level is characterized by a stark social distance between NGO staff and “the poor” (Hussain 2014:9; Riles 2000:58) and a closed, parochial manner (Mosse 2011:9). Scholars write about “entrepreneurs who have taken advantage of nation-building projects, economic restructuring, and projects of international development to separate themselves from the poor” (Jeffrey 2008:518; also Mawdsley 2004; Robison and Goodman 1996). Aid elites are often committed to moral universals, such as equal rights and women's empowerment, in discursive acts of “moral selving,” but they withdraw from the local when the messiness of practice confronts their moral narrative (Mosse 2011:12). They often maintain an attitude of distrust of the poor and take a morally superior stance. “Fear and stereotypes intermingle with feelings of superiority and the burden of responsibility to ‘civilize and develop’ the unfortunate” (Hussain 2014:10).

Yet unlike the *gusthi* patrons with their “own poor” (Gardner 1995), the new NGO patrons are more concerned with high-level moral narratives and the impersonal numbers of people “reached.” Means become ends in themselves. Annelise Riles offers a compelling account of the ways in which activities such as networking (similar to information exchange and accumulation) come to be seen as a good in their own right, rather than as instrumental for



another pursuit (2000:50). In this way, “development” enters the habitus of people as everyday process (Mosse 2013:230) and reinforces class divisions through a new set of vocabularies and knowledge about the “developed” and “undeveloped.” Within the latter, the “deserving” and “undeserving” poor (Dolan 2014:13) are differentiated not by membership in lineages or personal relations but by the ability to conform to the projects’ definitions of the ideal beneficiary. The shift from the old donor-driven funders to new ones advocating forms of DIY development also deepened the divisions between the local elites and the poor, exacerbating the precariousness of both positions.

Sarah White (1992) encourages scholars to approach class by focusing on the relations that reproduce and reformat socioeconomic inequalities and on the material, human, and social resources people use to advance their interests. The NGO apparatus offers the allure of one such set of resources for people of different socioeconomic backgrounds to pursue various projects. The urban business elite may access the NGO as a means to tap into rural markets; rural and urban middle classes may seek a source of employment; and the poor may search for a way to secure cheap credit or material resources for daily survival. The relationships that underpin those paths of engagement—such as in building a poorly paid rural women’s salesforce, in working on unstable footing on project-based contracts, or in submitting to disciplinary technologies during loan repayment—are generative of new forms of socioeconomic inequality. The reformatting of vertical ties of dependence and inequality among classes through personal projects significantly mediates the “translation” of policy into practice, a process I discuss below.

#### *Policy models, practice, and personal projects*

Middle class social mobility through NGO ownership and employment is dependent on the relational features of development networks. NGO workers’ success or failure is connected not only to their capacity to implement projects that adhere to the goals of their funders, but also to their skill in representing themselves in a way that produces conformity. As much as they try to mold villagers into ideal beneficiaries, they must also adopt the “right” subjectivities themselves to retain the confidence of their superiors’ and funders’ notions of “transparency,” “accountability,” and “professionalism.” Simultaneously, they must maintain authoritative distance from the people they manage, part of the project of carving social distance as well as denying inferiors’ bids for sociality and patronage (Cross 2011; James 2002; Pigg 1992). The ability of NGO workers to produce project alignment is significantly mediated by factors beyond their control, such as changes in international aid priority from donor to DIY models.

Actual operational control is limited. “What is usually more urgent and more practical is control over the *interpretation* of events....Power lies in the narratives that maintain the organization’s definition of the problem” (Mosse 2004:646). To stabilize particular policy ideas

requires relational work. These representations and narratives are thus the primary currency with which workers can continue to secure resources (jobs, connections, funding, and recognition) from potential patrons (government officials, global information brokers, mass media, and donors) in order to pursue their personal projects and maintain their class positions.

Paying attention to these middle-level manager-implementers in projects, and their challenging role of brokering increasingly divergent expectations and representations, enables us to shed light on the obscured relationship between policy models and their intended practices and outcomes (Lewis and Mosse 2006). The formulation and achievement of operational goals is tied to practical pressures faced by implementors—whether these are personal ambitions to gain promotion, work targets delivered from above, imperatives to meet partner organizations’ agendas, or the adoption of new “buzzwords” (Cornwall 2007) and buzz-models by the international development community. “The model [as a representational device] gives the impression that policy is the result of discrete, voluntaristic acts, not the process of coming to terms with conflicting interests and worldviews in the course of which choices are made and exclusions effected” (Escobar 1991:667). Such exclusions may involve the erasure of entire groups of people and their ideas and versions of events in official success narratives and are a form of relational work that takes place within organizations and among colleagues.

Development and NGO policy legitimates (versus orients) practice as a political project, crucial for the assemblage it draws together (and hides) and acting as a vehicle for vastly varying, often contradictory issues. Yet such policy is also an imposition of moral ideas (such as DIY development) exerted by NGO classes to pursue their own projects. The top layers of NGO elites—the visionaries, model-builders, leaders, and managers—often operate in the domain of crafting policy and outward-looking representations that encode their particular class politics. Random events, chance meetings, webs of personal relationships, and unintended consequences are also drivers of models-in-practice, the effects of which must be systematically ignored or rationalized and incorporated into outward-facing representations.

Failure does not mean the inability to implement policy according to its own image, but rather the inability to perform the relational work of securing a wider network of support and validation, both within an office and upward among donors. Project failure is a failure of interpretation, affecting most strongly the actors whose narratives and representations did not manage to attract an audience (Mosse 2004:658; Gardner 2012). The ability to broker diverse expectations and representations is thus a key skill for an aspiring upwardly mobile employee.

Yet the key observation here is not that policy models and practice differ (or that people have different representations of events) *per se*, but that narrative devices—such as embellished reports and curated field visits—are a crucial part of the relational work performed by NGO workers to weave an appearance (and therefore also an effect) of stability. My contribution to this body of literature is to show how these efforts are embedded in class structural positions

and projects of personhood, essential features not accommodated by Riles' model of the network (2000). People stake their personal identities and professional personas to these development models, and, conversely, models and practice are shaped by personhood and class projects (see Yanagisako 2002).

Thus, it is necessary to pay ethnographic attention to the choices and challenges of people located at different subject positions in order to understand the forms of relationships produced by a social enterprise. What might be read on a surface level as ill intentions, outright exploitation of people lower in the chain, or poorly formulated policy models can also be read in the context of those people's own unstable class positions and the non-linear nature of the policy-practice relationship.

The ethnography that follows demonstrates the ways in which the model itself, as well as notions about the appropriate means of implementing it, was contested. These contestations in turn affect the aesthetics of the iAgent network and indicate how network artifacts (such as documents and representations) are tools for asserting people's status positions vis-à-vis other people.

#### MODEL-BUILDING AND CONFLICTS OVER OWNERSHIP

This section focuses on two individuals at TIE and the ways in which they represented their roles in the creation of and changes within the iAgent model. Rohan Alam was the iAgent team leader during the pilot and scale-up phases of the program, and Dr. Adnan Khan was TIE's CEO. The following descriptions are based on the retrospective accounts of these two men and others' comments about them. Their statements reflect the particular timings of interviews, which occurred on dozens of occasions during the period between April 2013 and July 2014. TIE was in the initial stages of transitioning from the pilot to the scale-up phase when I first met these individuals, and TIE had abandoned the model in favor of a third one by the end. Rohan Alam's interviews spanned the periods prior to, during, and after his departure from TIE, which stimulated intense reflection about models and the personal politics of implementing them. I follow their accounts with a discussion of the symbolic and relational work they perform.

##### *Personal narratives as relational work*

What were Rohan Alam's and Adnan Khan's accounts of the circumstances that influenced their involvement in the iAgent model in its past and later incarnations? Read not for the factuality of their content *per se*, people's narratives may be apprehended in terms of the relational work they perform in attempting to position the speaker in particular ways. Jackson (2005) suggests approaching storytelling as an act of the present appropriating the past, which offers insight into how people evaluate and negotiate strategies for social and ethical action in

the future. The statements that headed this chapter demonstrate conflicting representations and complaints about other actors' (mis)representations of events and can be read as political claims made by those whose voices have been marginalized. Lewis et al. (2008) urge us to consider what constitutes valid knowledge forms and to understand all forms of development knowledge as "stories" that are inextricable from the subjective worldviews of the tellers. Hence, this chapter considers NGO workers' stories from the perspective that "all knowledge of reality is unavoidably subjective but also that it is inevitably mediated by the representative forms which describe it, and that different modes of representation therefore impart different visions of the world" (Lewis et al. 2008, drawing on Benjamin 1989).

### *Narratives of a model-builder*

Rohan Alam, from a village in Noakhali in southeastern Bangladesh, was first introduced to the idea of "model building" in the eleventh grade when his teacher spoke about the work of Akhter Hameed Khan, the founder of the Comilla Model of rural development. For his undergraduate degree in sociology, Rohan was assigned an exercise in which he had to build a hypothetical development model. The process inspired him to dedicate his life to building the next major model for bringing rural Bangladeshis out of poverty. By doing so, he would create a name for himself, although Rohan explained that this was not his primary motivation. Model building first meant having a sound idea based on an in-depth sociological understanding of a problem and then engaging in rigorous prototyping, documentation, and modification, with deliberate learning at each stage of growth to know how to customize the model to different times and locations. Many people strove to build models, but they usually reached only the first stage of pilot-project implementation and never arrived at a truly replicable state. "I used to think that the iAgent model would be the one for me," Rohan opined, "before I was forced out of TIE."

Rohan had joined TIE after watching a television interview with Dr. Adnan Khan, the CEO of TIE. Adnan spoke compellingly about the potential role of information and technology in rural development, which Rohan himself had long considered. When he decided to leave his permanent, well-paying, prestigious, and benefits-filled job in the Ministry of Land to work in a then-unknown NGO, many people, especially his family members, questioned his decision. Yet knowing his passion and conviction to exert an impact on Bangladesh society and the plodding bureaucracy with which new ideas lost momentum in the public sector, his closest colleagues and superiors at the ministry (according to Rohan) encouraged him to make the transition.

Rohan was a man driven by a passion for new ideas and their pursuit at all cost, and his personal relationships often struggled. During the most intense period of piloting the iAgent model, he relocated his family to the village so that he could continue to work and also spend time with them. In other years, he was so engaged in field work that he forgot to return home for Eid ul-fitr (holiday marking the end of Ramadan), which he spent "with his grassroots

family rather than his real family.” In comparing the leadership styles of Rohan with Kabir (the iAgent team leader who both preceded and followed Rohan in the role), Zahir from Atno Bishash remarked, “Kabir is a very formal man. He will do nothing without black and white documents. But Rohan was a crazy man. When he thinks of a new idea, he says, ‘Let’s do it! Directly!’ This type of craziness was needed for this work. Kabir would have stayed with the project proposal, and the project would never work out.” Zahir’s comments credit the departure from—versus adherence to—policy models as the key factor in enabling a project to work in practice.

Rohan’s new boss, Adnan Khan, came from a more privileged and internationally connected family. Having grown up in Dhaka, he was sent abroad for his education when his parents worried that his political involvement in student movements would land him in trouble. He studied economics, business management, and information technology in Poland, an experience that planted the seeds for founding TIE when he returned to Bangladesh with his doctoral degree. The many programs he floated under the TIE banner, including the iAgent model, were built on an information—or communicative—model of society in which carefully formulated policy translates directly into practice, which in turn generates linear and predictable outcomes for participants. Convinced that the key driver of poverty was the poor’s lack of access to information, Adnan was sure that information-inclusion projects that could be locally run and self-sustaining would help marginalized communities to participate in the social and economic mainstream. He spent little time in rural Bangladesh. His colleagues referred to him as a “one-man show” for his propensity to monopolize the limelight when TIE’s activities gained national and international attention.

### *Internal conflict*

Rohan Alam asserted that, despite his fundamental leadership role in designing the iAgent model, he was eventually pushed out of TIE because of philosophical differences and political struggles with Adnan Khan. What they created was neither a charity nor a business, he maintained, but a social model, which required a combination of both elements. It thus needed considerable customization. For example, different areas of Bangladesh had varying developmental needs, and TIE needed to train iAgents to deliver services accordingly. Yet Adnan said that any successful model, by definition, needed to operate through “plug and play” and required minimal external intervention. Rohan commented, exasperated:

What are we producing, USB drives? Mouse? That you simply plug in and install and they immediately start operating at full capacity? No, this is a social model. If you give a loan immediately to a village girl, she will say, “I cannot repay this, so I will commit suicide.” But Rahela and Dipa in Lalpur [from the pilot model] would not say this, because they are experienced. The loan model is appropriate only when iAgents reach that level of confidence. For some it may take six months and for others one year. It should be customized.

For Adnan, the dominant aesthetic of the model is one of disconnection after initial investment and then of big-data-driven governance from afar. The underlying assumption is that people will apply training and material resources to help themselves out of poverty, and TIE's role as network node is to aggregate numerical data about their income and expense patterns. Rohan, by contrast, focused on the social and structural constraints that contributed to people's poverty and viewed the network through an ethics of social work. Where Adnan saw data points and technical fixes, Rohan saw vulnerable individuals and political impediments. Where Adnan sought to make a name for himself among an international network of development peers, Rohan aspired to become known through his role in supporting grassroots people. These different understandings and projects of personhood led to contradictory notions of network relationships.

The high-touch versus hands-off difference in engagement with iAgents and centers became a personal criticism Adnan and his followers leveled against Rohan. Adnan prided himself on having the ability to build a model "as much as possible dispassionately, to allow critical reasoning and the market to play their roles." In a leadership team meeting, a senior colleague remarked that Rohan, by contrast, was "seventy percent emotional and only thirty percent rational," suggesting condescendingly that he was too personally involved.<sup>13</sup> Rohan suspected that he was being sidelined due to the external recognition that he personally had received for his role in the project.

Conflicts over credit due for the iAgent social enterprise, once it achieved international success in award competitions and visibility in global media, were an additional wedge driven between Rohan and Adnan. Rohan lamented that in Bangladesh in general, inventors and innovators "suffer from no recognition." They advanced their ideas to near completion, but then a (figurative and also perhaps literal) "muscleman" took all the papers and ideas and brought the project to a close while claiming all credit. For example, Ibrahim Sobhan built an education model that made formal schooling attractive to the very poor and their parents by incorporating earning activities along with in-school homework support. According to Rohan, the government grabbed this model and did not recognize Sobhan for his role. Rohan says this "culture of grabbing" is so pervasive that it takes place in all sectors, including literature.

We have some renowned writers. When someone new brings a good piece of work to a publisher, the publisher says, "Here is some money, and you won't claim that these are your writings. We will paint it by the name of Humayun Ahmed [a Bangladeshi author of two hundred best-selling fiction and non-fiction books]." I am damn sure there are lots of novels that Humayun Ahmed never wrote, but they carry his name. It's another sort of violence and aggression.

Rohan said that this violence was exerted against him.

It happens as you can observe in a political procession. After some distance it achieves

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<sup>13</sup> Riles (2000:61) documents the ways in which commenting on personal relations explicitly in the formal domain was a confrontational strategy among workers.

some small thing, and a while later the full achievement is demonstrated. The leader initially keeps himself behind the team to encourage them. “You are the future leader, go further, make this procession happen, do everything.” When a small achievement arrives, then the leader moves closer to the would-be leaders. At the demonstration of big achievement, he will slide ahead of everyone, saying, “Look what I achieved!”

After being removed from TIE’s iAgent team and placed on a separate project, Rohan handed in his resignation and set off to establish another model. He had failed to organize the set of representations about the iAgent model in his favor. Rohan’s story is significant in that he places this failure in the wider context of intra-middle-class politics, which emphasizes his position among other inventors and visionaries whose ideas and projects were stolen by the politically more powerful. A broader social critique of how the greed of the elites hijacks genuine interest in social justice is embedded in his narrative. By positioning himself as the fallen hero, Rohan is able to cast his failure to control the narrative of iAgent as a stumbling block along the road of sustained engagement with women’s empowerment and poverty alleviation.

#### *Class projects and attitudes toward the poor*

What kinds of personal projects were such efforts for NGO elites? Despite the fame that Muhammad Yunus received internationally for popularizing microcredit and, more recently, social-business concepts, many people in Bangladesh argue that social entrepreneurship is not a dominant part of the national identity. According to the director of one of TIE’s supporting partners, rural people took development for granted. NGOs have throughout their lifetimes been present and central to their ability to survive. Urban middle-class people were unaware of these efforts. In Bangladeshi mentality, the director continued, being a business entrepreneur was a non-aspirational activity pursued when one could not secure a real job. “So imagine people’s attitudes about a *social* entrepreneur. When Yunus was awarded the Congressional Medal of Honor in the US, it didn’t even make news here! And men like Adnan Khan simply do not exist in people’s imagination of role models and success cases.” What kind of project was it to work in the social sector as an entrepreneur?

Adnan stated that the tension between selfish tendencies and the pursuit of social work was central and inhibited many organizations from growing successfully. “It is human nature that we all run after glory, but as a social worker it is crucial to be honest with yourself and put yourself second.” Rohan criticized NGO leaders for having a “beggar mentality,” for being so eager to benefit from resources freely offered that they routinely failed. He gave the example of the partnership with National Bank to finance the iAgent model. The bank launched the project because of its leaders’ personal connection with Adnan, and the idea happened to align with the bank’s policy of financial inclusion of the “industrious poor.” The bank’s governor declared an allocation of ten crore taka (870,000 GBP) and challenged TIE, as quickly as it could, to scale up to the level of handling that kind of money. Rohan explained what happened next through an

analogy:

In the village, *jomidars* [landowners] keep rice in clay jars with narrow lips that widen out again. When the beggars come along, they offer them rice but tell them, “You’ll take only once.” In their one grab, beggars try to take as much as possible. In the beginning they wrap their widespread fingers around a pile of rice, but as they draw out their hand, rice passes through the spaces between their fingers. If they had tightly cupped their hands, they would have ended up with more. TIE is like that beggar. National Bank offers large resources, but TIE doesn’t have the capacity to grab as much as it tries to, and it ends up falling short.

The major problem facing TIE’s lack of capacity to run the iAgent model, Rohan explained, was the gap between management and the grassroots. Most of his senior colleagues were born in Dhaka and educated there or in the West. Because they were unaware of the rural context, the TIE staff did not understand simple matters such as the fact that the “iAgents are severely limited in their absorptive abilities,” meaning their capacity to learn new skills. Any training module needed to be repeated over many occasions and over a long duration, rather than all at once as the new TIE team planned.

Despite his close relationship and genuine respect for village people in the areas in which he worked, Rohan exhibited a patronizing attitude toward the poor that was magnified more starkly among his colleagues. While explaining to me how iAgents learned to hawk their services, he said, “I encourage iAgents to think of villagers as if they are month-old babies. When a baby is cold, it doesn’t know it needs a blanket, and it doesn’t know how to ask for it. So that is the role of the mother to provide without being asked. Similarly, villagers won’t know to ask for things they need, so you have to push them for some services.”

The poor-as-children metaphor was common but less widespread than the poor-as-“unconscious” or “uncivilized” rhetoric. A WaterAid officer told me not to go near the villages (not knowing that I lived in one) because the poor still practiced open defecation. His NGO had a project that “works to get wealthier villagers to motivate the most poor to aspire to a higher state of being civilized.”<sup>14</sup> Information and awareness building were the commonly posed solutions. According to a Bangladesh Bank officer, “Giving information is the best way of empowerment. Poor entrepreneurs are not conscious. They don’t have access to information about financial facilities and policy, but if you make them conscious, digital entrepreneurs, they cannot be stopped.” Apparently, the poor have an innate entrepreneurial tendency, but this capacity must be unlocked by the wealthy benevolently opening their eyes.<sup>15</sup> If entrepreneurs fail after having received this information, they have not been mentally prepared and have not yet discovered that they want to become developed. Kabir, the TIE iAgent team leader who replaced Rohan, used an allegory to explain why the iAgents in Amirhat were not performing

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<sup>14</sup> Lewis and Hossain (2008:282) draw on personal communication with Imran Matin and Naomi Hossain (2004) for an account of BRAC’s participation in similar programs involving local rich and poor families coordinating for village hygiene.

<sup>15</sup> The inherent entrepreneurialism of the poor is a core assumption of the idea of DIY development and also mirrors academic shifts in writing about entrepreneurs in the informal economy.



well. They needed not only technical training but also mental preparation. “Say there is a canal in front of you. If you don’t want to cross this canal, then no assistance will help you to cross it. At first, you have to be prepared mentally. ‘Yes, I will cross the canal.’ Only then will it be worth training you about different ways to cross.”

Urban elites saw the poor as easy to cheat, and they exchanged stories. A junior TIE engineer assigned to assist the Yamada team, during its multiple visits from Japan to install photovoltaic batteries to sell to off-grid households, related one account. When he arrived in Lalpur to meet the truck of solar panels delivered from Chittagong Port, he enlisted laborers to unload the heavy wooden crates. The process took an hour. He announced, “I paid them with one boiled egg each. Giving them money would be expensive, and they would always come back for more paid work. But those eggs in total cost less than one hundred taka! The workers were so happy to sit eating an egg that they didn’t realize their loss.”

Despite the actual pervasiveness of the rich cheating the poor, NGO elites expressed indignation when the poor asked for a fair wage, and they accused the poor of *cheating the rich*. When iAgents of Amirhat said that they would continue to work if they received a salary, because otherwise they would not survive and pay off their loans at the same time, Kanika from TIE exclaimed, “They are blackmailing us! They are nowhere educated enough to be paid like our TIE staff! I cannot believe I am subjected to this behavior.”

These narratives of urban elite TIE staff members are part of the representational culture of the NGO and the relational work it performs. They serve as interpretive accounts of reformatting the past according to claims made in the present, as justifications for future action within a project, and as instruments for pursuing personal and class politics vis-à-vis other groups of people. NGO workers in their representations sought to distance themselves morally from “exploitative” non-NGO elites and also from the “devious” poor, whose welfare they purportedly served. The model itself was an extension of their middle-class personhood more than it was an instrument of improving the capacities of its beneficiaries.

Another way in which class politics orients NGO policy and action is through the personal relationships and networks of the staff. These links enable the organization to function and open new types of opportunities, but their personal nature remains hidden beneath the official discourse of rationally planned models. Personal matters surface when a political contestation emerges, such as in accusations of bringing emotions into work to discredit a colleague or of stealing recognition for the work of others for one’s own glory. The relationships that underpin everyday organizational activity and also recriminations against colleagues reflect people’s class positions and the relational work they undertake to defend their power and status.

I now turn to the relational economy of development projects at the level of the rural middle classes and focus on their unsteady position between the demands of their urban elite

superiors and the expectations of the rural poor whom they serve.

## THE DEVELOPMENT MORAL ECONOMY AND THE DECLINING PATRONAGE OF RURAL NGOS

### *The development moral economy*

Two organizations—the iAgent Rural Information Centers in Lalpur and in Amirhat subdistricts—exemplify the changing nature of relationships between NGOs and their clients. In Lalpur, despite its long-standing reputation and desire to be the main driver of development for the area, the NGO Atno Bishash fell from its previously important position because of its refusal to comply with new development trends it perceived would be harmful to its beneficiaries. It could no longer attract significant aid funding and thus failed to provide the employment and resource distribution that villagers had come to expect. As a result, former clients accused Atno Bishash's leader of corruption, a charge that corresponded more to their dissatisfaction about resources not being distributed than to the personal use *per se* of NGO supplies by the executive director.

In Amirhat, the executive director of the NGO ACRU founded the organization after observing how other people (at organizations such as SKS and Grameen) benefitted from brokering between foreign wealth and local poverty. From a starting point of turning the social work of poverty alleviation into the business of self-enrichment, this executive director failed to adhere to the development moral economy that villagers and new iAgents expected from all NGOs, and he ran the iAgent program through practices of blatant exploitation. In Amirhat, ACRU bore a reputation of corruption and greed, and commentators often warned iAgents not to be involved in the organization's projects.<sup>16</sup> Yet because rural relations in general had shifted away from meeting poor families' basic needs through patrilineal patronage ties, people were pushed into pursuing these risky opportunities.

### *Case one: Patronage and decline of Atno Bishash in Lalpur*

Atno Bishash was a thirty-five-year-old NGO in Lalpur *Upazila*, situated in northwestern Bangladesh on the Jamuna River, between two close tributaries. Like many NGOs in the country, Atno Bishash was founded in the post-Independence period of the 1970s and 1980s to focus on relief and rehabilitation and later on community economic development.

Shoriful Islam (Shorif) spoke about the founding of Atno Bishash at a time when his NGO experienced rapid decline in active projects. In narrating his story, he justified the decisions he made that he thinks led directly to Atno Bishash's downturn. He was a secondary-school student in 1979 when he began voluntary work, organizing his friends and receiving

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<sup>16</sup> In other parts of Bangladesh, NGOs and microfinance institutions occasionally faced community accusations of immoral action. Some NGOs experienced *fatwas* (formal legal rulings by a qualified Islamic jurist) issued against them (Shehabuddin 1999; White 2012).

training from the Village Education Resource Center. While none of the major events of the Independence War occurred in Lalpur (or, it seemed, any significant events or developments at all because of its “remoteness,” other than annual flooding and seasonal crop shortages), he remembered the period vividly. Little infrastructure existed, and he and his siblings traveled a long distance to reach the nearest school. The boys were permitted to continue, but his sisters were not. In 1986, with foreign funding (64,000 taka, 557 GBP) from a development organization in West Germany, he set up an adult literacy project. With this experience, he attracted funding for other projects, such as disaster response from Oxfam GB, safe drinking water from NGO Forum, and healthcare expansion from Voluntary Health Service Society. On his family land, and considering his sisters’ lost education, Shorif portioned off several hectares behind his house and built a girls’ secondary school. He employed the surrounding villagers as construction workers and teachers in addition to continuing farm work on the existing agricultural land. He bought land near the main north-south road passing through Lalpur and established what was now the Atno Bishash NGO’s main site. Within the following decade, he established a women’s health clinic and a women’s degree college adjacent to the NGO.

Shorif described himself as different from his peers—educated sons of landowning families in the area—who were mostly absentee landlords earning handsome profits in Dhaka and Chittagong as factory owners and private-clinic doctors. Rather than improving their natal area, they extracted wealth from poor families in the surrounding villages by paying them so little for casual labor that they were gradually forced to distress-sell their homestead land.<sup>17</sup> Shorif was proud of what he had built; rather than taking money from the land to fund apartments in Dhaka, he brought substantial foreign funds into the area. At the peak of Atno Bishash’s activity, twenty projects operated simultaneously, including river-erosion mitigation, primary education for ultra-poor children, and skills training for local elected officials. Project budgets, funded by entities such as the European Commission, IDE/Japan, and Christian Aid, ranged from four lakh to ten crore taka (3,500-870,000 GBP) and employed two hundred people.

While we sat in the Atno Bishash courtyard one humid evening, a senior project leader recalled the disastrous flood of 1988. He indicated on the wall of the building where the water level had reached two meters. Homes were submerged, and residents of the area lived in the railway station and on the upraised tracks for a month. He had just married, and he joked that while he hauled food to hungry families, he most worried about losing his bride in the disaster. General Ershad was in power at the time, and the army and local offices participated to an impressive degree in relief work. Atno Bishash was the other major player in the local effort. So much was destroyed—homes gone, roads (none paved at the time) washed away, agricultural

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<sup>17</sup> Jansen (1987) details the land transfers resulting from food-deficit families entering credit relations with surplus households and losing possession of houses and assets to pay off debts.

land covered in sand, and crops spoiled—and many families fell into poverty. Although among the newly poor, many of Atno Bishash's staffers were the ones who continued to coordinate supplies long after Ershad's forces retreated. Because of the destruction, relief supplies had to be brought in by foot, men slogging through the water, bundles held overhead. Despite Atno Bishash's decline in activity later, distant villagers remembered that the NGO had helped during the floods nearly three decades previously. When iAgents traveled outside the immediate area to enroll women in a fee-for-service mobile-phone health program, villagers commented to one another confidently, "They are registering us so that in the flood season we will get food." iAgents did not bother to correct them.

In addition to providing employment and directing projects that brought resources to people, Atno Bishash's local patronage role extended to hosting festivals and other events open to the community. Many activities took place every year on the NGO's campus: a new year festival, celebration of Atno Bishash's birthday, education fair, rally for women's participation in politics, Begum Rokeya day (a Muslim feminist who worked for gender equality and established the first school for Muslim girls), award ceremony for women leaders in NGOs, Victory Day celebration, and Independence Day performance.

For each event, Atno Bishash threw itself into a frenzy of preparatory activities. The staff decorated the courtyard, sank bamboo poles into the ground for banners, and constructed a huge *pandal* with an elaborate bamboo skeleton and colorful panels of cloth to enclose a stage upon which speeches would be made and songs and dances would be performed. *Singaras* (Bangladesh-style samosas) and *pitha* (steamed rice cakes) circulated as snacks during speeches, and a generous meal was served. For smaller crowds, mutton biriyani was dished out on plates with boiled eggs fried in turmeric and cucumber-and-tomato salad. When hundreds of people were expected, the woman who worked in the Atno Bishash kitchen was joined by several other hired women, the groundskeeper, and the guard. Together they dug a fire pit outside, over which they suspended multiple gigantic pots for cooking biriyani.

Atno Bishash continued to hold these events for the community during the time of fieldwork, even though the number of projects dropped from twenty to three and the employees dropped from the hundreds to the teens. Why did the NGO decline so much in recent history? Shorif and other Atno Bishash senior project managers explained that the NGO's conscious rejection of microfinance was the primary reason. Theirs, Shorif declared, was the only NGO that had not fallen into the corrupting trap of microfinance in this area; they continued to pursue only pure social work. Running a credit program clearly indicated an organization that did not take social goals as primary. Most Bangladesh NGOs at the time pursued profitable work as social enterprises.<sup>18</sup> He gestured around the room. "See, we have simple furniture, no car, only

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<sup>18</sup> Bilateral and multilateral development agencies pushed microcredit onto development projects by exerting pressure on NGOs (Rahman 1999; Wood and Sharif 1997).

our original one-story building. I am a full volunteer in this project. If there is a meeting in Dhaka with funders, I bear all lodging, food, and transport costs myself.” By contrast, other prominent NGOs in the area were extravagant. “You see what they can do because of microcredit!” exclaimed Rasel from TIE, as he assessed which iAgent center would be best for hosting Yamada’s pilot project. Three brightly painted storeys boasted forty guestrooms with televisions, private bathrooms, and air conditioning. “You think this is fancy?” Rasel continued. “Wait until you visit BRAC or Grameen. They are doing very well with their profiting.” Zahir concurred that “microfinance is a mechanism of exploitation, not a mechanism of development.” Amit described more evocatively (while pretending to bite into his forearm) that “microcredit is like sucking the blood of the poor.”

The cost of maintaining Atno Bishash’s ethics of not exploiting the poor was a decline in ability to look after the poor at all. Donors now prioritized the values that microfinance espoused: financial sustainability and profit for the organization, and self-help and income-generating activities for the beneficiaries. “All NGOs have a crisis of funding,” explained Zahir. “It’s do microcredit or die. Have all donors become cold-hearted?” A former project leader of Atno Bishash who now taught at a technical college explained donors’ reasoning. When the base of an NGO was microcredit, then money invested would remain circulating, which would attract other programs. “Because there is cash, they can be more established. They have a better management system and give better salaries. Most projects don’t yield any benefits, but credit programs give good interest, so that is why donors like it.” Although he lost his job at Atno Bishash as a result, this man approved of Shorif’s reasons for rejecting microfinance. He said that people already took too many loans that they could not repay, which forced them to sell their houses and flee to Dhaka.

Despite his reputation from past roles, Shorif faced increasing critical commentary among his former and current staff. In the past, when projects reached a conclusion, employees were reassigned to a new project. Now, with few new projects available, people were caught in limbo, not sure if they should apply for jobs at different organizations or wait for a successful funding application. Gradually, after months of not being paid salaries, most left. I met a man who had worked at Atno Bishash for fourteen years. He complained that Shorif cheated employees. Of five months of project salaries, Shorif commandeered three months’ worth for upgrading buildings. A current staffer criticized Shorif’s habit of ordering the NGO cook to prepare him frequent snacks. “His bazaar is the Atno Bishash office, free for him. But our own salaries don’t get paid each month.”

When I asked why people in the subdistrict still seemed to respect Atno Bishash and say that Shorif *bhai* was a good man, iAgents explained, “He did indeed do good work in the community, while also doing *durneti* [corruption]. This corruption is nothing new. He has always done it like that. But now he is not doing good work for the community anymore.”

People seemed not to mind the wealth-accumulating practices of patrons as long as these patrons also redistributed resources.

Others observe the conditional ethical critique of patrons elsewhere in Bangladesh. “Within the political economy of patronage, accusations of corruption made by ordinary people coexist with their expectations of benefits from patrons” (Gardner 2012:205). People censured a landlord for not looking after them as an issue of moral deviance, not the fact of wealth he accumulated by exploiting them (Devine and White 2013:141). Other anthropological research suggests that this trend more broadly characterizes international development. China Scherz (2014) observes that former recipients of development goods in rural Uganda criticize recent concepts of sustainability not as empowerment but as refusals to redistribute wealth (also Shah 2010). In this era of a changing development relational economy, the rural NGO middle classes faced the disintegration of the basis of their social capital (connections to foreign resources) or at least a restructuring on terms that did not allow them to be locally recognized as patrons. Their middle-class status became increasingly tenuous, and new development trends (“sustainability,” “self-help”) required severance of patronage relations with the poor rather than strengthening them.

In this context of a shifting NGO ability to attract donors while also maintaining a desired standard of relationship with beneficiaries, Atno Bishash served as one of two pilot locations to test the addition of iAgents to the Rural Information Center model. Zahir was hired as head of the iAgent project. He had previously worked at a pharmaceutical company in two regional cities as a medical promotion officer, after which he received his master’s degree at a private university and hoped for a career advancement. When his father died, he said he felt obligated to return home to the village and care for his mother and sister, and he searched for jobs. Everyone else in his family had aspirational forms of employment. His father had been an engineer with the local government, his brother had a high-end retail business in the regional capital, and his wife enjoyed a teaching job. At Atno Bishash, Zahir’s salary grew steadily, from 4,000 taka (which was too embarrassing to tell his wife) to 30,000, “although I have to say twenty-eight because everyone in the office is required to ‘donate’ several thousand to our executive director for his own use. This is compulsory.” He said he continuously had to prove himself and aimed to build a new revolutionary model for the iAgents, an action more meaningful than working in profit-oriented companies.

As the quotations from Shorif and Zahir that headed this chapter show, credit for the iAgent model was as contested at the local-level centers as it was within TIE’s headquarters in Dhaka. The absence of Atno Bishash’s role in organizational literature was a sore spot for Shorif and Zahir, but they could do little if TIE wished to erase them from the official narrative. The matter came to a head when financial implications emerged. Because they said they co-pioneered the concept with TIE, the Atno Bishash team refused to pay a license fee when

iAgent transitioned to the for-profit model. TIE insisted that all centers had to pay; otherwise other NGOs would complain about unfair treatment. The result was a standoff. Atno Bishash did not pay for a license, and its newly recruited iAgents did not receive approval from TIE to be issued National Bank loans.

Zahir spoke critically of the for-profit model because of the perceived injustice against Atno Bishash and also because he did not expect the model to work. iAgents of the pilot group established themselves after a long, challenging process of overcoming social stigma for riding bicycles and working outside the home, convincing villagers to pay for services they expected for free from NGOs, and earning the respect of family members and community leaders. In the for-profit model, TIE expected new iAgents to endure these challenges without center support and burdened by a 75,000 taka loan to repay. In the pilot they were successful because they customized the program for each iAgent. Zahir offered an example:

Brishti's house is next to the market, so what kind of service can she provide that shops, clinics, and NGO offices cannot provide? We helped her start a computer-training center at her house, and she gave other services in more remote areas on a part-time basis. But Rahela's house is already in a remote area, so all services and products were needed there. Staff members have to find out these matters with iAgents and their families. TIE didn't even know the level of customization we did to the model here.

When Zahir joined Atno Bishash at the inception of the iAgent model, he told the newly recruited young women that they had to help one another and work as a group. When they approached him with problems, he first instructed them to ask the others for support. Gradually, they began to bypass Zahir to solve problems. "They built a strong unity. This kind of unity is needed for their own belief and confidence. If one said she could not continue, the other girls would help her until the crisis passed. When I found that unity, I wanted to make them an association." Zahir related this idea to TIE, that if implemented as a cooperative or association, the center NGO would be unnecessary as intermediary. "We always say that they are independent entrepreneurs, but we never give them freedom. When the NGO has some event and needs extra hands, we always call them and don't think about whether they are busy or not," Zahir explained. "This would be a way to free them from the NGO structure." TIE ignored the proposal. Zahir speculated that TIE could not in principle disagree; doing so would violate its stated impact objectives. Yet it could not implement the proposal either because, if the iAgents were truly independent, then TIE, SSI, and the centers would be separated from them. The pilot iAgents had, among them, nine thousand members in their groups, "and this is also now an asset of the NGOs. If iAgents are an association separately, then the NGOs will lose that resource for gaining foreign funding. After all, NGO executive directors are beggars. Whether it is Atno Bishash or TIE, they are all waiting for alms from above. They would never accept an independent sustainable business relationship even though they use these words for the program."

*Case two: Exploitation and failed patronage in ACRU in Amirhat*

Fifty kilometers down the river was Amirhat *Upazila*, the home of Akaas Center for Rural Upliftment (ACRU). Established in 2006, ACRU was not among the group of NGOs that emerged in reaction to the destruction of life and land in the post-Independence-War period. Sabbir Hossain, the founder and executive director of ACRU, by his own admission “invested so much money into this NGO and the iAgent program because helping the poor in the villages is good for getting a good reputation in the area, and now it can be profitable also.” Sabbir’s wife was a head nurse at the local Medical College Hospital. The family owned no land, and they and their teenage daughter lived in the wife’s run-down, cramped, but free quarters on the hospital campus. Sabbir took a long-term lease on the land where his NGO was built. His classmates from the district college were factory owners, advocates, businessmen, and doctors. His English-speaking daughter held high ambitions of becoming an engineer. If he did not find a way to become wealthy quickly, how could he support her to become as successful as the daughters of his peers?

When TIE began recruiting NGOs to serve as Rural Information Centers under the newly designed for-profit model, Sabbir saw his opportunity. Rohan from TIE warned that he did not trust Sabbir, but so few other NGOs matched the set of selection criteria for the program, and Rohan was pressured into accepting ACRU to fulfill TIE’s targets for the first round. Applicant NGOs had to be locally registered and run by local management teams, have the financial strength to invest in iAgents, and could not be non-profits. They needed to have preexisting entrepreneurial programs. In addition to the usual NGO project cycles from donors, ACRU had experimented with commissioning local women to produce handicrafts. The NGO purchased the products at a low price and sold them in Dhaka street markets through a broker Sabbir knew from school.

Zahir predicted that the ACRU iAgent center would fail. Because it was an NGO, it was used to receiving money for time-bound projects and spending it immediately. Sabbir would extract money for himself from the beginning. TIE would forge ahead, assuming that the center’s investment would be sufficient incentive for the center to take responsibility and function without constant support from TIE.

When the ACRU iAgent center did fail, Sabbir lamented the loss of his large personal investment and the great hopes he had held in the program, which he blamed on TIE’s mismanagement and empty promises as well as on the iAgents’ deficiencies. His words revealed his lack of understanding of the business nature of the iAgent program, even though the profit potential attracted him. “All projects have a Title, Subject, Aims, Activities, and Duration, but TIE’s iAgent project does not have Subject, Aims, Activities, or Duration....TIE only sometimes gave us a gift, but they left the center to sustain itself. So I am fully helpless.” Because he understood iAgent in terms of NGO project cycles, with their influxes of free cash



to spend on items budgeted for pre-defined and time-bound activities similar to his other projects, Sabbir complained that he was being mistreated by TIE. Even as he tried to adapt to the business model at TIE's encouragement, which needed him to invest in the program for it to be successful, TIE was slow to make the necessary arrangements for him to secure an iAgent Center Loan. "We do not have 100 percent help from TIE. They do not fulfill [their obligations], they just take time. We paid 50,000 taka [435 GBP] against our license but still we have no loan." According to the licensing guideline, in order for a center loan to be approved, Sabbir needed to have already completed all paperwork as the guarantor of the iAgents' loans, which he had not done.

Meanwhile, Sabbir and his few staff members continued to treat iAgents as exploitable resources to make money for themselves. ACRU received a small budget from TIE for iAgent training sessions, but Sabbir charged iAgents for meals on those days. iAgent Megh objected, "After trainings they provided us with something to eat, so we ate, but we did not know he would charge us. He noted all these amounts, and after a month he claimed that each of us has to pay our bill of 8,000 taka. How many months of loan installments could we repay with that money?" Not only did Sabbir receive double payments for the food cooked on site, but he also violated expected norms of hosting. In Bangladesh, the convener of any meeting, training, or seminar is expected to provide food for attendees. In commenting about past events, people's assessments focused not on the content of the meeting, but instead on the meager token snack or the delicious and elaborate feast. One of the main struggles iAgents faced, while trying to establish groups to run information sessions in the villages, was that villagers expected to be given food at such events, and they refused to attend after they learned that no such amenity would be provided.

Staff members of ACRU also availed of iAgent services, especially recharging mobile phone credits, without paying the iAgents. Megh lamented that several employees had recharged their phones with her and other iAgents, and some of them had disappeared without paying. Rifat, still working at ACRU with the iAgents, defended himself with a logic of entitlement. "We have arranged this service for the iAgents to provide. So why should we not benefit from it?"

iAgents were due to receive an "honorarium" for educational sessions conducted with villagers. Instead of attendees paying, the fee was covered by SAF both to reduce the entry barrier for poor villagers to access information and to incentivize iAgents to continue conducting them. This money was transferred from TIE to the centers to be distributed to iAgents according to the number of sessions each of them had conducted. Yet Sabbir devised a different plan. He had previously purchased a truckload of soap and cosmetics from Square Consumer Products, thinking that he was clever for availing himself of the bulk discount. He then distributed the boxes of products among reluctant iAgents, who already knew that such

brands would be impossible to sell in their villages because they were more expensive than what people paid at any corner shop. Then, rather than transferring the money TIE sent iAgents for conducting sessions, Sabbir kept it for himself. He treated it as money owed to the iAgents, who owed him for the cost of the products now in their possession. He was being “efficient” by repaying himself in the first instance. Not only did he treat iAgents as cheap distribution channels, but he was also able to arrange for himself immediate profit from unsold goods by repurposing the money due to iAgents. In addition, ACRU staff members would be paid an honorarium to assist iAgents with running educational sessions with villagers. Beyond the first week, I did not see any staff members attending an iAgent session. When the women handed in their session logs with the column for any center member attending, all of them listed none. Rifat, who was paid a salary to support the iAgents, crossed out most of the “No” boxes and wrote “Yes.”

Weekly iAgent meetings resembled lectures about how to make money off the poor. iAgents sat on plastic chairs in classroom formation facing a large wooden table behind which ACRU staff members sat. Frequent power cuts kick-started the deafeningly loud generator, which could power only one fan in this room, the one directly over the staff table. The iAgents inched their chairs closer to be able to catch both a breeze as well as the content of Sabbir’s talk. Often the lecture was about how rural people “are like disabled. They are not interested in their conscience or in taking responsibility. That is your job. You give suggestions to them, and that is how you will earn from these rural areas.” When they discussed specific iAgent services, such as Aponjon, in which expectant and new mothers could receive health information, Sabbir’s lectures became more specific. “These rural women are giving birth every day! You should set your Aponjon targets very high!” Picking up momentum about how to target “types” of villagers for specific services, he continued,

Our focus should be mainly on crops because this area is completely agriculture-based, so we need to identify demand for equipment and other inputs. But when you visit housewives’ groups, if you try to tell them about agricultural matters, it will not be appropriate. You have to work in a different way to attract those housewives. Definitely a housewife wants to use some good shampoo or has received or is about to receive a family planning method. In that case, you have to find out which method she has received or what she is doing for birth control. So please make a survey to find out how many members there are in each family and what people are using for birth control. I hope you understand the meaning of productive and unproductive couples. Don’t you understand? Do you? Please speak up! Do you understand this? Those couples who have the fertility to give birth to a baby, this is called a productive couple. A married couple that lacks capability to give birth, such as if they are over-aged, then you have no reason to talk about this issue with them, isn’t that right? So you will observe that they have adapted to different ways of controlling birth; some women prefer to take Femicon pill, some prefer using condom, and some who are a little rich prefer taking a better one like...which one? [Rifat supplied the answer, “Nordet pill.”] Soon we will make an agreement with Square Pharmaceuticals, and you will sell Nordet pill to them. Understand? From Aponjon, from women giving birth, you get ten taka only one time and then you have to wait for her to get pregnant again one year later for another ten taka. But if you are selling her birth control, she needs it every month to avoid getting pregnant! So even if your commission

is very low, your overall profit will be much higher.

In this speech, worth quoting at length, we see how customers and services were both “segmented” and gendered (Applbaum 2003) and also how the stereotyped behaviors and choices of poor people came to be analyzed in order for the wealthier (the rural NGO middle class) to benefit financially from them. “The management use of workers as ‘instruments of labor’ is paralleled by another set of ideologies, which regards women’s bodies as the site of control where gender politics, health, and educational practices intersect” (Ong 1988:35; also Foucault 1980). We also glimpse the calculus of how local informal social policy is produced through NGO activities. To simplify the above reasoning, “Shall we encourage overpopulation or family planning? Well, family planning ultimately is more profitable for us, so...” In the local-policy formation and implementation of the iAgent program, a seemingly “rational” model is driven instead by the positionality of an executive director, who asserts his class and gender superiority. He enacts the role of a patronizing, powerful leader despite official descriptors of the process as “empowering” for poor rural women. Development goals for achieving certain “outcomes” and “impacts” were often rendered not as goods in themselves at the level of implementation, but more cynically as vehicles of self-enrichment for the local NGO middle classes.

#### EVOLUTION OF A MODEL: DISCUSSION AND CONCLUSION

Without Rohan, the TIE team embarked on building the next iAgent model to scale up its operations. Just before (and perhaps to justify) building this latest model, Dr. Adnan Khan admitted to the flaws of the license model. “In the past, when we said that iAgents provided eighty-five services, that was unreasonable. They were only ever able to focus on five or six services, so we will choose ones that will be good for their incomes and only do those.” He also recognized the wrong assumption that iAgents and information centers could reach sustainability without input from TIE. Centers, with their NGO mindsets, could not understand the model properly, reasoned Adnan, which is why “plug and play,” an otherwise sound concept, failed.

To develop the new expansion model, TIE received “incubation” and funding from an internationally known network of social entrepreneurs whose staff advised Adnan to make several significant changes. Although the license model was still running in nine locations, in 2014 TIE acknowledged its failure, abandoned it, and dissolved Sustainable Sourcing International. The new model entailed eliminating the role of centers as well, with management of new iAgents undertaken directly by TIE. In addition, in a reversal from the intellectual-property-protection philosophy of the license model, TIE formalized a manual about iAgent and decided to make it “open access” so that any other organization globally could replicate it. TIE

would then offer “capacity building” to those organizations, for a hefty consultancy fee. iAgents would continue to take loans. TIE and National Bank in August 2014 signed a new Memorandum of Understanding with the ambitious goal of scaling up to 4,500 new iAgents by the end of 2016, by which time, according to Al Jazeera, “there will be an iAgent at every rural doorstep in the country” (Chowdhury 2014). While potential partners for this new model were shown the “success cases” of iAgents elsewhere in Bangladesh, they were not made aware that dramatically different business models underpinned their existence, nor were they told that failure cases were as prevalent and destructive as the successes were celebrated and promoted.

Shortly before Adnan informed me of the new model, Atno Bishash received a shipment of new glossy flyers advertising the iAgent program. In the office attending their monthly meeting, iAgents pored over the pamphlets. Taking one too, I asked with surprise, “When did they send you new uniforms?” Instead of the iconic teal and mustard yellow, iAgents from this location were depicted sporting navy blue, gray, and red outfits that I had never seen before. “We don’t have new uniforms. This is Photoshop!” Rahela laughed, looking at a picture of herself wearing clothes that she did not own and enacting a “new” model she knew nothing about. Brishti and Nilufar grumbled about not being featured in any of the photographs, while several iAgents from previous generations, who quit years ago, were represented. “Maybe they are trying to sell the same project again in a new body?” speculated Zahir, who always marveled at the ability of the Dhaka elite to accumulate wealth seemingly out of nothing but its own set of representations, detached from reality.

This chapter demonstrates the extent to which the urban NGO elite, situated in privileged positions in office headquarters, remained largely disconnected from the everyday lives of people at the receiving end of their activities. Instead, as direct recipients of international funding and fame, they jockeyed over theoretical constructs about the characteristics of development models and discarded the previous season’s version with the abandon of the fashion industry. They waged subtle office wars with one another over the politics of recognition and their own self- and name-making endeavors. Anyone who held an agenda different from the aggrandizement of the organization was effectively pushed out. The aesthetic of the network was to mirror the properties of existing social and political relations. As an extension of middle-class exercises of personhood, the network also amplified the class ideologies of powerful individuals.

Meanwhile, at the middle level of the iAgent hierarchy, people had to implement these shifting projects. Rural NGO leaders struggled over an increasingly limited funding supply, one that now privileged “sustainable” and income-generating projects such as microcredit and the models of iAgent involving bank loans. Their social positions and patronage roles were highly dependent on showing conformity to the trends and timelines of the international development community, as well as on their perceived compliance with their superiors in Dhaka. Some local

NGO leaders, such as Sabbir Hossain in Amirhat, saw NGOs explicitly as a tool for their own self-making projects of social mobility. Other leaders found status, for a time, to be a feature of the ability to provide opportunities and resources to the community. Caught in the middle of the incompatibility between donor trends and villagers' expectations for NGOs, one leader, Shorif, decided to forego the profitable prospect of launching microcredit, subjecting him to failure as a patron. Had he given in to microfinance, the community would have judged him and his NGO for taking an exploitative turn. The alternative to business sustainability was to continue project cycles, which featured unstable jobs for staff lower down in the NGO employment chain (at a time when few projects could be secured). People in the community who praised Atno Bishash based their recollections on a past in which they too benefited alongside Shorif and his family. Yet the increasingly critical commentary about Shorif's activities reflected people's dissatisfaction with his present inability to conjure employment and resources for broader distribution, and thus his own consumption of development goods was labeled as corruption. Facing these challenges, the NGO middle classes had to perform considerable relational work to maintain a foothold on increasingly scarce resources. Following Craig Jeffrey, "through adopting a grounded, relational approach to class analysis, I have highlighted the unremitting *work* associated with becoming and remaining middle class" (2008:533), work that was becoming ever unmanageable.

With projects they were able to access (such as the iAgent model), local NGOs possessed little power or ability to shape the discourse of recognition and ownership, and their work was constantly vulnerable to appropriation by entities higher up the ladder. If contestations over credit for development models was a key feature of the urban NGO super elites, then basic recognition and ability to direct the course of events in a project was a major concern for the rural, lower end of the NGO elite hierarchy. All individuals in this chain struggled to maintain social respect among a network of friends and family members who enjoyed white-collar jobs in government or the big-business private sector. Their own claims to status were often tenable only when they were able to secure numerous projects with vast resources with which to cement their role as patrons among their social inferiors.

In sum, an examination of the players, personal projects, and class aspirations involved in the iAgent network tells the story of a changing development moral economy in rural Bangladesh. I show the class politics of the haphazardly joined-together network of the iAgent project and the ways in which seemingly "rational" models and plans are intensely mediated by them. This chapter engages with the ways in which models intimate coherence but instead contain considerable internal contestation, divergence, and continuous redefinition as employees and owners perform the relational work of representing the project in ways that better assert their claims over future resources and over one another. A major factor that played a role in the shifting nature of models—and the practices that are meant to follow from them—is

the vagaries of international development priorities. This instability has a significant impact on the ability of players occupying various points in the national development hierarchy to achieve their personal and class projects. In the early years of NGO involvement in Bangladesh, existing class relations were clearly inscribed in the politics of providing relief. By contrast, what does DIY development do to class relations? A major effect, as I describe, has been to delink responsibility and patron-client ties between the poor and the rural middle class, which is no longer able to provide resources according to previous expectations.

By writing ethnographically about different class positions, I can view them as a chain of many locals bound together, which have successively decreasing claim and access to global audiences. Not only the iAgents, but also the NGO workers at each level, experience the contradictions and destabilizing effects of their organizations. I show several ways in which the agendas in some “locals” shift the sphere of what is possible to achieve for actors occupying other local structural positions. The many complaints and criticisms people have of their superiors, read as relational acts of resistance rather than for the factuality of their content *per se*, are a reliable diagnostic of the intensifying power imbalance in place within the development moral economy. The shift from NGO to market-driven enterprise is part of a global movement of what I call DIY development. This chapter, adding the role of class politics to the analysis of such trends, speaks to this broader contemporary global phenomenon.

Nor are these observations confined to development networks. Entering the iAgent network first as a project evaluator (for a major award competition) and then as a PhD student securing my own status within academia, I too occupy a class position linked to a distinct type of “knowledge” about the iAgent model. My position within global hierarchies dictates what “fields” I am able to access, the types of information available to me, and the ways my knowledge products will be received by different audiences. This particular representation of the iAgent network, in the form of my thesis, moves in a circuit of value and knowledge implicated with the accrual of status and opportunity.

In the following two chapters, I discuss young rural women’s aspirations and the class projects they pursued in undertaking the iAgent project. The ways in which the political struggles and shifting trends of development brokers and patrons played out in the lived realities of the people most meant to be empowered by the iAgent social enterprise will be evident.

CHAPTER THREE  
iAGENT MODELS OF ETHICAL PERSONHOOD:  
THE RELATIONAL WORK OF KINSHIP

“I want an arranged marriage so that I can be a modern woman.”

Taspia and I sat late into the evening, outside in the bamboo-fenced-in yard of her small homestead. We lit a mosquito coil under our feet and watched Bollywood music videos on her Acer laptop. The videos were provocative love stories performed by scantily clad singers and dancers, and Taspia and the other village girls had watched them repeatedly as they sang the Hindi lyrics with Bengali modifications. Taspia hosted her adolescent-girls group’s weekly meetings at home, and the educational sessions usually ended with a dance party, featuring these videos and individual girls matching the dance moves in jerky but confident steps. This evening we were alone, and I jokingly asked Taspia if these love stories were the kinds she wanted for herself.

Taspia objected immediately; she wanted her family to choose her husband, because love marriages dissolve into problems such as constant quarreling and divorce. An incompatible marital situation would disrupt her work and hinder her ability to provide for her parents and future children. She said that Bangladeshi boys are selfish, and most of them spend their money frivolously instead of supporting their parents. She added that she did not want to start any relationships before marriage, although she did not lack for opportunities. A man working in a money-transfer business in Dhaka phoned her one day, presumably dialing arbitrary numbers until he heard a young woman answer. He insisted that he knew her number because she had been his customer. Taspia had never been to Dhaka, so she understood that he was lying, and she blocked his number. Another Bangladeshi man’s initial “wrong-number” call from Italy turned into regular hour-long chats. She indulged this friend’s companionship for a year while she dreamed of being brought to Italy and sending money home, until he emailed her a picture of himself. She deleted his number, complaining that he was old and ugly. Now she rationalized that she did not want to continue the connection, for she did not believe in relationships before marriage.

Juli *apu* [elder sister], listen. Love marriage and relationships are bad because emotional control is difficult. Young people start these relationships, but they can’t control their emotions, so they have to get married. But usually the boy is unemployed, so there are money problems, and then there is a baby, but there is no love left in the relationship, only fighting, fighting, fighting [*jhogra*]. I will not make any relationship. I want to finish my college degree, get a good job [meaning salaried employment], and support my parents. Then my father can quit his factory job, and we can be a *middle* [English word, meaning “middle-class”] family again. How can I do that if my life is *jhogra* and my husband will not allow me to work? No. I want an arranged marriage so that I can be a modern woman and my children will grow up with good minds.

Initially taken aback by the determined pragmatism displayed by Taspia’s comments, I

was then intrigued by the anxieties her words revealed about the erosion of ethical behavior observed around her, the deterioration of appropriate interpersonal relationships, and the vehemence with which she sought to revive them in the way she wanted to live her life. I also noted the clear life trajectory Taspia had mapped out for herself. When I spent time with other iAgents, I discovered that Taspia was not alone in her views. Yet, did not the creation of so-called modern empowered women—arguably a main premise of the Western liberal development agenda and the iAgent model—imply releasing them from the fetters of so-called traditional practices of constrained choice such as arranged marriage and the tyranny of kinship? How would Taspia reconcile the TIE (Technological Innovation for Empowerment) NGO’s vision with her own version of a “modern” woman and ethical person?

As Ara Wilson asserts regarding her Thai direct-sales entrepreneur-interlocutors, “While the entrepreneur may be celebrated as a transnational, universal possibility, what gives [it]... its local power is not a natural universality but the local meaning of global modernity for the social worlds of family, work, neighborhood and other publics” (1999:419). Thus, if entrepreneurialism is proposed as a means of “empowering” young women, then it must be done in such a way that builds, rather than erodes, their social, symbolic, material, and cultural capital; that is, their *power*, defined in their own terms. This process involves bolstering their ability to pursue their own trajectory of aspirational personhood, which is always defined in relation to others. The atomized, self-maximizing individual who features in many DIY (do-it-yourself) development models, including microfinance, does not exist in reality.

Taspia asserted a vision of modern womanhood (a goal-oriented future enabled by an arranged marriage and work outside the home) and ethical personhood (a focus on kin work and cultivating “a good mind”) that the architects of DIY programs may not anticipate or take seriously. The line between “traditional”/arranged and “modern”/love marriage is not as sharp as popular discourse assumes it to be, and practices surrounding marriage index a wide set of aspirations for a good life that could not be bifurcated into a traditional/modern binary (Grover 2009; Rozario and Samuel 2012; Rozario 2012<sup>19</sup>). Rather than assessing the success or failure of an iAgent through her conformity to the social-enterprise model’s expectations, as impact assessments might do, I consider the ways in which the image of iAgent personhood did or did not articulate with the multiple and sometimes conflicting motivations of young women participants. My starting point is the lives of the participants themselves, within which the iAgent program is but one of many schemas offering a model of expected sociality, successful personhood, and possible life trajectories. By pinpointing the features of participation that resonated with iAgents’ aspirational versions of themselves and the ones that put them at odds with their own ideas and also with other people’s expectations—and how they negotiated these

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<sup>19</sup> Also other contributors to the *Culture and Religion* special issue (2012) on “Finding Muslim Partners, Building Islamic Lives.”



aspects under different circumstances—I reveal insights about their ethics, individually and collectively held. With this and the next chapter to set the scene, I explore in the remainder of the thesis the tensions, contradictions, and ambiguities inherent in models of women’s empowerment through their lack of resonance with social realities and their constraining effects on participants’ lives.

These two chapters chart the cultural terrain of aspirations, shifting generationally, and center on iAgents such as Taspia in the context of their wider kin and social worlds. Appadurai urges anthropologists to “move from specific goods and technologies [in this case, the iAgent apparatus] to the narratives within which they are understood and thence to the norms which guide these narratives” (2004:83). Following this injunction and the theoretical arguments of the first chapter, I introduce the aspirational life trajectories and aspects of ethical personhood narrated by iAgents that factor into the processes of joining, continuing, and ceasing iAgent work. How do these women articulate notions of ideal life and consider pathways to achieve them, with a focus on the central roles of kin relations (this chapter) and extra-domestic work (chapter four)?

Notions of success are rooted in notions of value (Graeber 2001) and ethical judgment (Lambek 2010). As Michael Lambek notes, while “ordinary ethics” lies in tacit practice, ethics becomes explicit in respect to its breaches, contestations, and renewals. In order to access ethnographically the forms of ethical conduct that guide success narratives, I look for moments of conflict that elicit social critique about modes of sociality and models of behavior. These issues are particularly momentous for young women occupying the liminal time of being yet unmarried, taking on responsibility for the family, and attempting to build a stable future.

The enterprise of becoming an iAgent can be perceived as a significant process of change, both from the perspective of the woman choosing this work as a means to a future different from her present, and from that of people inhabiting her social world, for whom her actions are incongruous with their notions of proper behavior. Pursuing iAgent work is also a process of continuity in which iAgents apply existing models of aspirational and ethical womanhood to changing socioeconomic contexts, ones in which merely surviving, much less achieving social mobility through expected pathways, is increasingly difficult. As discussed in chapter one, families’ access to sustainable livelihoods was curtailed, and members embarked on precarious journeys to forge new ones. Land was becoming increasingly scarce, and young women could no longer assume that they would find husbands with landholdings sufficient to support a family or that their parents could afford the dowries required to select those who did. While poor women’s work outside the home may have been culturally rooted in stigma, in some cases their subsequent ability to support their families in new and crucial ways has led to new levels of acceptance of unconventional means to reach socially desired ends.

In this context of inchoate change and uncertainty about the future, what is involved in

the project of ethical self-making for young women in rural Bangladesh? The class and gender contexts are important in shaping the livelihood projects of young women, who are surrounded by various evolving nationalist imagery and concepts of modernity for women, such as popular television serials (Priyadarshani and Rahim 2010:116), NGO campaigns promoting women's education and delayed marriage, and the valorization of women as an increasingly important part of the labor force and economy. The prevalence of reversal-of-fortune stories (such as through migration abroad and mystic-induced miracles; Gardner 1995) also shapes their hopes and encourages people to undertake new opportunities, despite their risks and the uncertainties of outcome.

iAgents' projects and decisions need to be understood within their particular ethics of successful personhood. Explained by Lambek (2010) as an essential property of all action, in specific acts and in ongoing judgments, ethics relates to both relational and self-fashioning conduct. Laura Bear (2015b) elaborates, regarding popular ethics of productivity, the ways in which individual acts of skilled labor as well as collaborative future-oriented forms of social action constitute broader notions of ethical personhood and the assertion of distinct relational and class positions. Similarly, the self-making projects of iAgents centered on an ethics of kin work that involved both the cultivation of internal qualities—such as hard work and a good mind—and the fulfillment of relational obligations—such as intergenerational care work. I address the experiences of outside work for women as a new field of judgment about how it constituted or violated ethical personhood in chapter four. This chapter explores how iAgents sought to cultivate ethical personhood in two main ways, through the ethics of kin work and the ethics of endurance.

Women's self-making projects are centrally embedded in the context of household membership, which is the only consistent structure for women linking them to security, status, and dignity. Engaging in "individual" generative projects is always tied up with household welfare. To underscore the relational nature of projects of personhood, I enlist the help of Micaela Di Leonardo's (1987) notion of "kin work" as ethics to situate women's aspirations within broader household projects. In a gendered reading of the "relational work" concept I use throughout this thesis (Zelizer 2012), I extend the idea of kin work to encompass non-market activities of social reproduction and the upkeep of familial networks, as proposed by Di Leonardo, and household generative projects that may include market activity. I emphasize domestic labor and especially the value women place on having an arranged marriage as part of kin work. What this commitment also implies is having to engage in inflationary dowry practices, which families increasingly cannot afford. Young women themselves must often work to earn their dowries. Women in precarious situations in Bangladesh are increasingly driven to undertake risky projects outside the home, and these must be read as participation in the productive domain and also as efforts of social reproduction for the family and extensions

of networks for household welfare. Young women join iAgent because they perceive the program will enable the production of the ethics of kin work.

iAgents also sought to cultivate ethical personhood through an ethics of endurance, and this chapter explores the vernacular theories that constitute that capacity. Because of the precariousness that characterized the lives and contexts of these women, I suggest that Arjun Appadurai's (2004) notion of "the capacity to aspire" is inadequate for an analysis of iAgents' self-making projects.<sup>20</sup> Instead, the idea is best twinned with Elizabeth Povinelli's (2011, 2012) work on "the capacity to endure." The components of endurance for iAgents were engaging in hard work; accepting the attendant struggle ("suffering," *kosto*, valorized in Islamic notions of feminine labor); maintaining patience and a good/fresh mind (*mon bhalo/fres*); keeping Allah in one's thoughts and intentions; and accepting divine judgment ("fate," *bhaggo*). Without all of these traits, according to iAgents, one's aspirations ("wish," *ichchha*; "dream," *svopno*) would not be attained. The notion of endurance is also apt because it spans the temporalities of everyday ethical action as well as long-term projects of good relational personhood. The concept resonates with experiences elsewhere. Qureshi (2013) offers an account of Pakistani women who cope with aging and illness through the discourse of *sabar* (patience, silent forbearance). They appropriate the term agentively rather than passively by linking their suffering with the Islamic virtue of shouldering the burden of kinship.

By cultivating their capacity to endure as a means for fulfilling aspirations, iAgents upheld key relational ethics that they perceived to be under threat in society. While Appadurai lends explanatory significance to inter-class relationships as an impediment to the poor's ability to aspire, vernacular theories of agency explain variations in aspirations within class, community, and family. I analyze iAgents' ambivalence toward projects of opportunity through the concepts of selves as "important sites of cultural struggle" (Mills 1997:37). These narratives of ambivalence also allow further reading of vernacular explanations of agency and fate. iAgents are caught between different dreams, available opportunities, and forms of kin work.

This chapter also explores how these ethical domains of kin work and the capacity to endure are negotiated. First, negotiation occurs through evaluations of other people's behavior and actions. Second, women experiment with the potentialities and boundaries of their own ethical selves. Consistent with a relational-work approach to identity building, I consider the ways in which (what might seem at face value to be) individual aspirations—such as education, work, and marriage—are intimately intertwined with class perception and social mobility, notions of appropriate behavior toward others (such as unrelated men and elderly parents), and the collective expectations that underpin these ideas. As an extended illustration of how seemingly individual acts are firmly embedded within the project of kinship, and how iAgents

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<sup>20</sup> The "capacity to aspire" is a relational property formed through social life and its interactions. Aspirations of individuals are intertwined with collective notions of the good life and how to achieve it, along with the values and social relations that underpin its pursuit.

explore the boundaries of ethical womanhood, I detail the fearful excitement and ambivalence experienced by young women who engage in mobile-phone-enabled “wrong-number relationships.”

I conclude the chapter by returning to the idea of social and relational ethical qualities under threat, as highlighted by Taspia’s comments above. By showing social critique provoked by transgressions of social expectations, in an eroding kinship moral economy, I pinpoint sets of underlying qualities perceived to be disappearing. I show how the reparation of these eroded qualities is key to the ways in which iAgents express their motivations for undertaking this work and pursuing their modern notions of successful marriage. Zelizer (2005) notes that the degeneration of expected transactions within intimate ties reveals gaps between tradition and evolving social practices. Yet while changes in transactions do motivate changes in the nature of relationships, they do not necessarily cause a “corruption” of social intimacy or the abandonment of collectively held values. The deviation of iAgents from expected roles is thus not for the *end objective* of removing themselves from “traditional” relationships. Instead the deviation is *instrumental* in endowing them with the ability to repair the conditions in which relationships have gone awry, thereby fashioning themselves as ethical subjects. Their choices suggest that they seek further incorporation in structures of dependence (but with themselves as patrons), rather than seeking full autonomy.

In short, this chapter focuses on iAgents’ self-making projects and models of successful womanhood, imagined by themselves and people in their communities, in order to contextualize the ways of being and acting that the iAgent model demanded of them. It sets the context for understanding how young women confront new opportunities and how conflicting social expectations and incongruent ethical and social models are projected onto them while they seek to improve their families’ lives.

#### CHANGING FORMS OF INTIMATE RELATIONS AS A FIELD OF ETHICAL STRUGGLE

In this section, I explore the changing forms of intimate relations (family structures, inter-gender interaction) that became possible through women’s increased mobility (attending coeducational colleges, Donner 2002; working in programs such as iAgent), migration (to urban factories, Kabeer 2000; Mills 1997; Patel 2010; Rashid 2007:116), and technology (via Internet and mobile phone since the late 2000s). I situate these forms among anthropological accounts of the effects of new technologies on the changing patterns of relationships (Ahearn 2003; Constable 2009; Johnson-Hanks 2007) and the ways in which young people are becoming more active in the process of arranging their own marriages (Ahearn 2001; Donner 2002, 2008; Grover 2009; Jeffery and Jeffery 1996; Orsini 2007; Parry 2001; Raheja and Gold 1994; Rozario 2012). These relationships marked a split from earlier orthodoxies of marriage practice

in Bangladesh where taboos prevented young women from discussing their marriages, which were always arranged through networks of middlemen (Gardner 1995:164). While marriages were still primarily mediated by kin and social networks, other avenues became available for forging relationships, which provoked social commentary and moral panic (White 2012:1443).

The rural Bangladeshi dream of upward mobility through new connections added power to the possibilities of these new encounters (Pederson 2012). Young women, as shown in the ethnographic descriptions in this chapter, experienced the feeling of being open to adventure at the same time as they sought disciplined self-cultivation (Day 2010; Mahmood 2003). They experienced the ambivalence of the thrill of passion and the safety of kinship, and they desired a safe level of intimacy. Instances of love marriages did exist and were increasingly accepted (White 1992:104).

Yet widespread stories of abandonment and social stigma instilled a fear that curtailed many of these relationships and revealed the imbalanced and gendered nature of the risk involved (White 1992:108). An account of phone relationships shows how choices that might appear to be driven by individual aspirations are situated within wider kinship contexts. A discussion of the future-making potential of relationships also adds texture to the central narrative's novel opportunities as expanding and contracting women's aspirations and ethical self-making potential in different ways.

Anthropologists document the ways in which new technologies transform the landscape of transnational intimacy. Nicole Constable (2009) examines the role of the Internet in enabling businesses that facilitate introductions (to potential maids, brides, and employers); that allow intimate communications with family, spouses, and clients; and that ensure that intimate transactions reside in a more private and invisible "market." Jennifer Johnson-Hanks writes about Cameroonian women seeking European husbands through Internet services. "E-mail-mediated marriage draws as much on local history as on global politics" (2007:642), and these newly shaped aspirations are aligned with pursuing local ideals of successful womanhood and marriage. Sarah White urges scholars not to view technology as external agents imposing new ways of being on people (1992:4) and not to reduce the impact of people's use of new technologies to capitalism's victimizing effects at the margin. "Schemata that link marriage to honorable forms of self-mastery and honorable forms of consumption have been transposed onto the dream of Internet-mediated marriages" (Johnson-Hanks 2007:642). The Internet acts as a new context to pursue long-standing values that are increasingly difficult to fulfill by "traditional" means.

Laura Ahearn (2003) explores how love is reconceptualized in a 1990s Nepali village to be associated with modernity and progress. She draws a link between female literacy and renegotiated gender relations through the form of the love letter. NGO-driven literacy classes offer content focused on individual agency and the fulfillment of individual aspirations. Illicit

love-letter-correspondence relationships facilitate the increasingly common love marriage (versus arranged or capture marriage). The act of writing encourages reflection on the concept of love, expectations, desires, and the kind of person they want to become. It allows for the deliberation not always possible in person (being swept up by physicality and emotion, which echoes Taspia's comments about pre-marital relationships) but which is desirable for self-mastery linked with notions of honor (Johnson-Hanks 2007:654). Women use correspondence, albeit in novel forms, as a technology of self-restraint in pursuit of long-held values. Yet this form of engagement leaves behind material traces that differentially harm men and women and reproduce certain gender inequalities, a topic I examine in the context of mobile-phone "wrong-number" relationships.

Women's physical mobility serves as another medium for forging new relationships. In their studies of garment-factory and call-center workers, Kabeer's (2000) and Patel's (2010) discussions of male-female interaction focus on the negative stigma of alleged prostitution attached to such work. They do not discuss new kinds of relationships that are made possible by such circumstances. Mills (1997) shows how young women migrants are attracted to the idea of modern relationships, but they experience disappointment when young urban men were disloyal and unreliable.

Love marriage among boys and girls from distant villages was a growing phenomenon as perceived by villagers in Lalpur and Amirhat, encouraged by the work circumstances of the garment industry. These marriages increasingly gained acceptance, especially for the girl's family if the arranged alternative would be to an unemployed boy in the village. Factory marriage enabled the bride to continue working because she fell under the guardianship of her new husband who worked in the same place. Many young people perceived such "arranged love marriages" to be the ideal situation, in which a couple would gain acceptance of the union by their parents. When they faced parental resistance, they often threatened suicide or elopement, which forced parents to agree but also eroded good will (Grover 2009:24). Often, people would warn, the emotion did not sustain. What the couple initially thought was love would turn out to be merely passion, and many of these unions ended up in divorce.

As risky adventures that might lead to exciting reversals of fortune for poor women, new kinds of relationships, including "wrong-number" ones, stimulate the imagination and help to shape women's understandings of the kind of husband they want. Stories of dangerous encounters also form the basis by which women judge the morality of others and thereby craft their own moral selves. Ultimately, the self-knowledge gained through such encounters, and the intense risk and fear of social stigma and abandonment, lead most young women to drop their phone relationships before they become serious and to value kinship vehicles of matchmaking.

To theorize the choices—and explanations—that iAgents made in pursuing particular kinds of relationships or outside work, Micaela Di Leonardo's notion of "kin work" (1987) is helpful. She defines the work of kinship as "the conception, maintenance, and ritual celebration of cross-household...kin relations; decisions to neglect or to intensify particular ties; the mental work of reflection about all these activities; and the creation and communication of altering images of family and kin vis-à-vis the images of others" (Di Leonardo 1987:442-443). I interpret kin work to encompass the upkeep of familial networks and non-market activities of social reproduction as well as household generative projects that may include market activity (Bear et al. 2015). These three types of work are intertwined in the relational work young women perform among their families. Wage labor in the public sphere for women may be a necessary move to supplement household income for social reproduction, and maintaining a link with a distant relative may enable access to skills used in market activities or the exchange of household products. "Family in Bangladesh is the core institution for the delivery of welfare and social control; for the performance of gender and age-based roles and responsibilities; and stands as a microcosm for the wellbeing of society as a whole" (White 2012:1431). The only structure of security and support for women, family is central to the way in which they orient life decisions.

Being a housewife was historically the socially expected role for rural women, and many young girls aspired to have the future marital and financial security that would allow them to stay at home (Lamb 2000; White 1992). Women provided the majority of domestic and much of agricultural processing labor in households, and the need for extra female labor in households was a common reason for the timing of a son's marriage. Women often framed household work in the context of suffering (*kosto*), referring particularly to the long-term effort and sacrifices parents put into creating and caring for children (Lamb 2000). Although framed as a complaint, struggle and suffering were cast as a feminine virtue in Islamic moralities, and *kosto* is perceived in vernacular theories of women's agency as a crucial aspect of being a good person and achieving success.<sup>21</sup> New iAgents often used the trope of suffering to describe their service work in the villages, but this type of struggle unsettled their notions of agency and progress. At the end of the day they had few results to show for their efforts, they faced hurtful stigma from neighbors, and they had not contributed to household labor.

A typical day of rural women's domestic labor included rising early and preparing breakfast for the family; washing pots and sweeping; letting out the animals (chickens from covered baskets, cows and goats from their shelters to be tied outside by the haystacks); visiting

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<sup>21</sup> By contrast, outside (often Western development) perceptions of the "authentic" female Muslim interpret the discourse of suffering as subjects who require being saved (Shehabuddin 2011:133).

a nearby house to deliver a microloan installment in the medium of well-worn bills in small denominations tucked inside the record booklet; bathing and washing clothes; resting before starting to prepare and then serving lunch to husbands returning from work; napping, praying, visiting women in other homesteads, reading Islamic books together, and making tea; preparing and serving dinner; watching Hindi dramas on a neighboring house's television; and unfolding and tucking in the mosquito net at bedtime (van Schendel 2009:133).

Credit work was a particularly gendered part of household labor that exemplifies emergent models of women's domestic responsibility as DIY development became increasingly naturalized. The basis of microcredit is to collateralize women's labor (as compared with assets) or, more specifically, their future potential for income-generating work to pay off the loan with interest (Kar, forthcoming). Loans were used primarily to supplement domestic consumption and social-reproduction activities, such as entertaining visiting relatives. When guests arrived, more elaborate cooking of snacks, tea, and meals, and the purchase of betel nut and leaves for chewing, was required to honor the guests and maintain the family's status and social connections. Renewing familial support structures was seen to be a more stable investment for women than was rearing chickens or purchasing a sewing machine, although my interlocutors indicated that these notions began to change during the fieldwork period as families increasingly fragmented and kin less frequently helped one another.

In the harvest season, women assumed additional work, including carrying bundles of threshed rice hay from field to settlement; spreading out hay and unhusked rice grains to dry in the sun; and re-pitching the hay in a pile to cover at night and sweeping the rice into jute sacks. Agricultural work was significant even when families did not own agricultural land. Arrangements with landlords included sharecropping or sharing in the processing work for a portion of the yield. Innumerable other jobs were completed throughout the year or were episodic. When leaves fell from the trees in autumn, women collected them in baskets to store for cooking fuel.

The poorest families often engaged in an impressive combination of livelihoods that pulled women into work outside the house. As land access declined with increasing numbers of people needing to be supported by it, small trade became a common strategy for families to diversify income sources. Business is an example of how an activity, previously stigmatized as greedy and exploitative, grew in social acceptance as a legitimate means of earning a living in the face of opportunity scarcity (White 1992:71; Gardner 2012).

The family of Riya, a woman who tried to become an iAgent but was unable to make the initial financial investment, exemplifies the stitching together of various activities for survival. Riya's father drove a rickshaw in Dhaka, while she and her brother worked in the garment industry for a short period. Back in the village, they bought young cows and goats to fatten and sell. Her brother sold almonds in the market and began cooking *halim* (a savory stew) at home



to sell in the market from a moveable stall. While she studied in school, Riya bought paper and pens and sold them from her house, for a profit of one taka (less than a penny) each. During the period when her father drove a rickshaw in Sylhet, he did not send money home, and Riya and her mother traveled from house to house begging for rice. Riya later enrolled in various NGO schemes: working on a road-construction team, taking microloans to be repaid in bags of rice, teaching in a BRAC school, and undertaking iAgent work. In optimistic moments, Riya told me that salaried employment (*chakri*) would not be good for her after all, because it meant sitting in one place all day doing paperwork. By contrast, business (*byebsha*) was good because she could perform many tasks at once and interact with people. Despite these rationalizations, she continuously searched for employment opportunities and the security they would entail.

Home-based skilled income-generating activities were valued forms of domestic labor. Embroidery work on *saris*, *shalwar-kameezes*, and winter blankets could be done to varying degrees of proficiency and might serve family consumption or be sold in markets and to contract buyers. Often a buyer would order several dozen embroidered blankets and agree to pay 500 taka (4.35 GBP) for each one. Women would sit together in the afternoons when free from other tasks and talk while they worked. If the investment was possible, a woman might buy a sewing machine and supply school uniforms for the village's children. Taspia often praised such skilled work because it allowed the person to support her family by fulfilling domestic duties at the same time as earning money at home.

While primarily occurring within the homestead, women's kin work (also described as "household service work"; Sharma 1985) included social activities outside the house that strengthened household status and networks. The male domain of the bazaar was not the only market. Women interacted with door-to-door traders, share-tended animals, and engaged in sales and moneylending between households and ran small businesses related to agricultural processing (Borthwick 2015; Gardner 1995:216; White 1992:81). Women's market engagement included illicit or hidden economic activities (such as saving the cash surplus from the purchase of a *sari* and lending out accumulated reserves of money), often to hide a husband's shortfalls in providing for the family and to protect him from shame. Such concealment reveals autonomy in action as opposed to resistance to male-dominated patterns of market behavior. It does not indicate pursuit of only personal interest but also household interest, as the two are mutually constituting (White 1992; Rankin 2001) and are central to women's notions of ethical personhood. The work of kinship reflects women's dependence on family relationships as well as provides them with a source of autonomy and stability (Di Leonardo 1987:441; Yanagisako 1977). "Women's place in man's life cycle has been...the weaver of those networks of relationships on which she in turn relies" (Gilligan 1982:17). The kin-work concept enables an analytical joining of perspectives on women's work, which not only relates to the upkeep of domestic networks, nurturance, and other-orientation but also connects with women's goal-

oriented market and non-market activity as self-making labor. The everyday choices women (and also men) make reflect the considerable relational work they perform to situate themselves and their families in favorable ways. Thus, the project of aspiring and acting for iAgents and other women can be read as embedded in household welfare.

#### ASPIRATION AND ENDURANCE AS RELATIONAL CAPACITIES: WOMEN'S LIFE TRAJECTORIES

Elizabeth Povinelli's (2011, 2012) concept of "endurance" adds a critical dimension to the capacity to aspire in situations of poverty and hardship. She suggests that the capacity to endure is the property that people engage to cope with the gap between potentiality and being while the material and political supports needed to pursue projects of aspiration are lacking (Povinelli 2011:110). The notion of endurance also mirrors vernacular portrayals of women's work as suffering and struggle (*kosto*). Yet iAgents show endurance and aspiration not as sequential and teleological. The ethical act of endurance is itself a project of aspiration and a means of pursuing dreams.

Changing kinship systems of help erode the collective means of security, and families are increasingly thrust into individual survival and precariousness. Thus, the ways in which the poor scrape money together and invest a lump sum in risky projects must be understood in the context of the current political economy of Bangladesh and the lack of steady jobs available to support people. In this new situation of fragmented opportunity, women such as iAgents are engaged in a creative and generative as well as a desperate project of stitching together various possibilities. Because the household is the only consistent security structure for women, acts of undertaking unconventional projects reflect the pursuit of collective ends and women's fear of the insecurity emerging from individual autonomy. Yet these projects encode both endurance and aspiration; women struggle to meet family needs, but they also form new desires and new ways to achieve their intentions. Often, they find themselves caught between different dreams and forms of kin work. The ethnography and analysis that follow introduce the projects of endurance and aspiration for iAgents and the tensions between them, situated against those of other women in their communities.

#### *Differential ethical capacities – ethnographic context*

Over the course of fifteen months, Taspia often spoke about the various aspects that made up her train of thought (as expressed above). Her father used to run a food-and-tea shop in the market. It employed ten people at 150 taka (1.30 GBP) per day and secured an average income of 10,000 taka (87 GBP) per month for the family (three times his current earning at the jute factory). When the government renovated the market, it confiscated all land and began taking rent for the newly arranged shop spaces. Taspia's father could not afford the cost (that is, a

bribe) of securing a place and paying rent. “Because of corruption,” explained Taspia, “we were a middle[-class] family before, but now we are a poor family.” Her distinction between these statuses references social and economic registers as well as kinship expectations and the moral economy of patronage. “Middle-class” status came from generosity and the patronage role that was possible when a family was financially stable.<sup>22</sup> Taspia’s household was a gathering place for poorer kinswomen who performed a few hours of work in exchange for food. “This is not presented as payment but as ‘help’” (Gardner 1995:153). The ability to provide livelihoods and food to people who could not pay distinguished the family as givers as opposed to receivers of generosity. This role was central to Taspia’s sense of herself, and although she now identified her family as “poor,” and they no longer actively fulfilled the role of provider, vestiges of prestige from the earlier time remained. The role also stimulated her desire to re-create middle-class work for her father and therefore reinstate status for her family.

Good work for Taspia meant *chakri*, work occurring inside an office with a stable monthly salary. With that salary, she planned to purchase calves to fatten for an Islamic festival (Qurbani Eid) for a handsome profit and convert the money upward by building a convenience shop for her father. Having no brothers to support her parents once she married, Taspia was under pressure to fulfill the role herself. She regularly spoke about people not helping their families and reflected on how people no longer have the “fresh mind” (*mon fres*) that a proper upbringing implies and that stimulates people to fulfill their socially expected roles. Taspia foregrounded the desire to support her parents through work outside the home, even when the effort was detrimental to her sense of self physically and symbolically. She pursued the kind of marriage arrangements she said would facilitate (or at least not hinder) those aims. Desiring an arranged marriage was a mark of modernity for her,<sup>23</sup> as it would enable her the rational faculty to pursue work that would best benefit her natal family and revive the values she perceived to be under threat in contemporary rural society.

The life trajectory that Taspia articulated was typical of iAgents in that it featured completing higher education (usually a college degree), attaining *chakri*, and marrying afterward. Ayrin, Taspia’s friend, determined to become a policewoman, and she began iAgent work as a temporary income source until she finished her studies and saved enough money to pay the entrance bribe for police training. This sequence of milestones was uncommon among other women in iAgents’ social worlds. Even college-attending classmates of iAgents who hoped for *chakri* were usually married prior to their degree studies and required permission

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<sup>22</sup> Self-descriptions of “middle”-class status among rural villagers such as Taspia are not the same as the NGO middle classes discussed in chapter two. Instead, Taspia and others are referencing their social, economic, and patronage position vis-à-vis members of their extended family and village. When discussing the wider global and Bangladesh context, they consider themselves to be “poor” (*gorib*) and “small people” (*chhotomanush*), compared with “rich” (*dhoni*) and “big people” (*boromanush*). The term resonates with studies in India; by the 1990s, many people called themselves “middle people” (Fuller and Narasimhan 2014).

<sup>23</sup> Grover’s (2009) interlocutors in Delhi expressed the same notion.

from their in-laws. Often husbands were more articulate about what they wanted their wives to do after degree attainment than were the women themselves. Although this generation of women faced a greater degree of potential choice in education, paid work inside or outside the home, and marriage than did women of their mothers' generation, the ones pursuing plans with the level of clarity and determination of iAgents remained rare.

To understand notions and practices of selfhood through processes of social change, we need to pay attention to people's expressions of their own agency to affect the course of life events. These expressions are articulated in women's framings of ethical personhood as the choice to endure hard work and suffering while cultivating patience, a good mind, and faith. Yet "poverty (and the constraining power of others) works to limit this socially grounded [capacity to aspire]...through denying to poor people the experiences, contacts and transactions through which this *navigational* capacity is acquired and extended" (Mosse 2010:1171). Thus, variation in people's capacity to endure is not a matter of essential character, as Povinelli reasons, but of politically situated potential (2012:470). A discussion of the women in Taspia's family gives insight about the models of successful womanhood among which Taspia grew up and also offers an analysis of their trajectories as representative structural positions reflecting generation, gender, and class features.

Women of the generation of Taspia's mother Jorina spent most of their lives in their fathers' and husbands' homesteads and were not exposed to ideas of alternative futures. Jorina married in her adolescence and had not experienced any formal schooling. She said she did not understand what was happening to her at the time; she did not know her age or the possibility of other choices. She remembered being frightened about moving to a new place, but when she arrived at her husband's home and saw that her father- and mother-in-law loved her, her fears eased. Her daily work rhythm remained the same. She reflected that the experience was easy, and she adjusted well *because* she was young and did not understand.

Older women often spoke in these terms of incomprehension, in part perhaps to defer the responsibility of major decisions to their male guardians. They were also aware of their lack of formal education (synonymized with "understanding," and even "consciousness"), a resource that people among them, including younger women, increasingly possessed. Educated young people were "digital" people, a vernacular reference to the nation's dream of modernity, taught in schools, through "Digital Bangladesh."

Jorina's natal and marital families were related by kinship, which moderated the transition. Her husband's father was from the same village as hers, and their paternal grandfathers were cousins. A relative had negotiated the match. When I asked Jorina if she would have chosen any different path for her life, she replied, "I don't know anything else. This is my life. What else could it be?"

Similar to Jorina, many people, especially in poorer villages with few external

connections, conceived of the future as similar to the present. Expected changes were life-stage related and observable among older siblings and neighbors (Gardner 1995; Lamb 2000; Vatuk 2004; White 1992). Yet the women of the generation of Jorina's three daughters experienced a wider scope of opportunity, and their life trajectories varied regionally, among villages, and even within households.

Jorina's second daughter Tanzila was married first, at the age of ten, to a tractor driver in a neighboring village. She never considered working outside the home. Jorina's eldest daughter Tamanna studied until tenth class and dreamed of working in an NGO. When she married at the age of eighteen, she knew that dream would not materialize. Taspia explained that men with sufficient money wanted their wives to stay at home.<sup>24</sup> Tamanna's husband held stable employment in a pharmaceutical company in Dhaka, and he forbade her from working. Taspia could not explain why Tamanna lacked the persistence to realize her dream of NGO work, especially since she herself would not marry a man who did not allow her to work. (Half a generation younger than Taspia, girls in middle and high school often told me boldly that they would study until completing their master's degree, and only then would they think about getting married.) The three girls came from the same parents, upbringing, and social setting, so why did such a difference among them exist?

The vignettes of the life circumstances of three women—among others but particularly Taspia, her sister Tamanna, and her mother Jorina—interwoven in this chapter reveal differences in aspirations and life possibilities between generations and families and also within them. My choice of three different “typical” women aims to emphasize that the capacity to aspire was a gradient across classes and also within them. Many livelihood strategies were adopted within households and in the life-course of individuals, and no single typicality existed, especially as more opportunities became available to and socially acceptable for women.

#### *Vernacular theories of endurance and agency*

Appadurai (2004) describes aspiration as being disproportionately distributed to the wealthy and powerful because they are exposed to a fuller range of choices, resources with which to experiment, and corresponding observed outcomes, which in turn reinforce a deeper horizon of aspirations. They also endure fewer political, economic, and social constraints.

Taspia keenly understood this principle, but she added that the ability to dream was not just a function of wealth and power but also of education, good values, and another trait residing in the individual, a quality of the mind/heart (*mon*) that affected whether or not the person acted on certain desires over others. She explained that a difference between big and small dreams (*svopno* or *ichchha*, “wish”) existed. Small dreams were about things a person

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<sup>24</sup> Research in South Asia shows that women who worked outside the home came from only the very poor or the very wealthy families (Donner 2008). This pattern has changed in recent decades with the inclusion of women in industries such as garment work.

wished to happen that did not change her circumstances. Taspia gestured toward a young woman who hoped that her husband, returning from work in Dhaka, could bring electricity to their house and buy a rice cooker. Big dreams, by contrast, were about changing one's situation, which led to more opportunities for improvement. Yet big dreams required education and a good mind. A few college-attending young women lived in the area, but their shyness and lack of sufficient motivation meant that they would likely not achieve them. While Taspia's sister pursued some degree of education and desired NGO work, she did not keenly enough feel the need to help their parents in the long term. She did not prioritize cultivating a good mind; or perhaps it was simply not her fate. I explore the relationship between agency and fate in the final section.

iAgent Riya also spoke about differentials in the capacity to dream. She focused on differences in a person's relational situatedness as well as in an internal quality of mind. She encountered a friend who had started work at the iAgent center office. The two embraced warmly, having attended primary school together. Later, Riya contrasted her friend's salaried office job with her own precarious work in the field. "She wanted less but got more, while I wanted more and got less. We were the same, and now she is my 'yes, madam.'" She attributed the status difference to her friend's father, who was their teacher and had connections to more opportunities for his daughter. Riya's hard work and strong will could not overcome her lack of connections to secure *chakri* herself. Unlike Appadurai's observations, which place explanatory force on inter-class power dynamics, Taspia's and Riya's explanations account for variation *within* social class, local community, and family.

The examples articulated by Taspia and Riya motivate another distinction, hinted at but not explicitly clarified by Appadurai, between two aspects of the capacity to aspire. The first aspect is the ability to envision (through dreams or wishes) a potentiality or a future different from the present. The second aspect is the intention and capacity to act toward the achievement of that intention or, following Povinelli, the endurance to bridge the gap between imagined potentiality and being, despite facing structural marginality and precariousness (struggle).

As a young girl, Jorina had few examples around her to indicate that life could be different. She did not envision an alternative future toward which she could strive. She lived by expectations congruent with the singular available model of successful womanhood. Her capacity to aspire to being and doing otherwise was constrained by the socio-structural circumstances in which she grew up. Tamanna, by contrast, observed some of her primary-school classmates obtaining further education and jobs in NGOs, and she aspired to emulate that path. These desires came into conflict with other aspirations about marrying a well-situated man who could provide an independent *pukka* (brick-and-cement as opposed to thatched or tin) house and secure domestic life. She allowed her dreams of *chakri* to remain as desires held but not acted toward. They were also expressed as individual desires, as opposed to means toward

collective ends, and Taspia often criticized Tamanna and her husband for selfishly not helping her natal family. Tamanna retorted that her choices would lead to a more secure and stable life for her son. The temporal orientation of her ethics faced the future, rather than the past generations. Despite Taspia's judgment, Tamanna's choices were no less collective, and she subsumed her own "individual" dreams to them.

Taspia was committed to achieving her dreams of higher education, employment, and marriage in such a way that they provided her opportunities to fulfill a social role and perform the kin-work values that she saw were being eroded. She desired *chakri* as opposed to independent entrepreneurship. She sought incorporation in established structures of hierarchy and dependence, and she planned to employ her earnings in projects of intergenerational care work for future dependents (elderly parents and children), not to be liberated from them as Western empowerment models often suggest. Unlike Jorina, Tamanna and Taspia inhabited nearly the same cultural universe, so the differences in their priorities and values cannot be attributed primarily to structure, but must also be accounted for in agency, will, ethical substance, and capacity to endure and "be otherwise" (Povinelli 2012).

People's responses to the practical implications of new arrangements of dependence and independence are ambivalent, as illustrated by Ara Wilson. For the direct-sales entrepreneurs in Thailand with whom she worked, "The possibilities of autonomy from the limits of work or kin obligations are important in the[ir] narratives," especially as they experienced connection to social worlds beyond kinship and possibilities for self-identification with transnational subjectivities (Wilson 1999:418; also Kabeer 2011a). At the same time, the direct-sales company's "accessible methods and expansive affiliations provided not so much escape from as respectable leverage within local hierarchical worlds" (Wilson 1999:410). Similarly, Agents simultaneously pursued the fulfillment of social obligations as well as expanded their range of personal aspirations through participation in the program.

#### "WRONG-NUMBER" RELATIONSHIPS AS EXPERIMENTAL ETHICS

An arena of expanding aspirations for young women lay in experimentation with the boundaries of ethical relationships with men. Similar to Ahearn's (2003) findings, the near ubiquity of mobile phones and love relationships were dialectically connected for young people in Bangladesh. These relationships worked as harmless flings for passing time, as a new kind of resource for matchmaking, and as a domain for exploring one's own and judging other people's morality. Here, aspirations were formed and new possibilities were summoned through the act of typing digits on a mobile phone. I discuss the ways in which my interlocutors conceived of these "digital aspirations," attached meaning to mobile ties, and assessed their potentials, limits, and dangers.

Mobile-phone “wrong-number” relationships were initiated primarily by young men who dialed random numbers until they heard a young woman answer. When I spent days accompanying Rimi and Brishti in their iAgent work, one of them was often on the phone, riding for several kilometers one-handed and chatting about random topics. I often asked them with whom they had been speaking. Was it a boyfriend? From where did they know him? They often replied, “a nothing friend” (*emni friend*). “Wrong number...just to pass the time” (*Wrong number... shudhu timepass kora jonno*). The concept of “timepass” is documented by Craig Jeffrey (2010), who conducted research with educated unemployed youths in North India who spent time hanging out at the tea stall and joining university politics as a strategy for venting their frustration at their inability to perform ideals of successful masculinity. While driven by a different set of circumstances, timepass for these young men and for iAgents sparked a new kind of future-oriented self-reflection. Timepass enabled them to explore the possibility of different futures and ethical identities.

Among young women such as the iAgents, mobile-phone relationships remained confined to timepass, but the possibility that one might develop always existed. Sometimes a pair of digital friends agreed to meet. I accompanied Rahela on several of these adventures when we traveled to the district town center under the guise of attending a *mela* (festival hosted by an NGO to advertise its projects). Usually Rahela did not find the boy to be handsome, or he turned out to be married, or he had exaggerated his profession; she then blocked his number. Bringing me to meetings, she could use the excuse that I did not approve of him to cut off the phone relationship, and she usually never heard from him again.

Beyond meetings, occasionally mobile-phone connections were used in matchmaking. A relative of Taspia’s gave her number to a young man who later suggested that he wanted to marry her. He was handsome but not educated beyond class ten, and so Taspia said that she was not interested. She gave him iAgent Nilima’s number, and the new pairing survived five meetings. Taspia justified that Nilima was not a smart girl, so it would be a good-enough match with the uneducated boy. I joked that Taspia should demand a fee as the matchmaker (*ghotok*). She laughed but said that she would not take any money because her efforts were a gift for her friend. Family members of the parental generation were rarely involved in these attempted matches. Usually they resulted in nothing, but occasionally girls enlisted their mothers’ help in formalizing the union. Even after an arranged-marriage agreement was made, mobile phones facilitated the couple in getting to know one another and develop affection through a phone relationship in advance of the marriage.<sup>25</sup>

### *Stories of stigma and shame*

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<sup>25</sup> Gardner (1995:167) documents cases of “telephone marriage,” in which the groom, living in London, requires official marriage registration for the bride to be able to join him, so he ties the knot virtually.



What are the meanings behind these new kinds of communications for my interlocutors? While they do provide a novel means for young people to interact and imagine different futures, consequences that are less emancipatory, especially for women, also occur. Reena Patel (2010) documents how, for female call-center workers, mobile phones served as an instrument of surveillance over them by male relatives seeking to control their movements. In Ahearn's work (2003), physical letters left traces that might implicate girls and have disproportionately more negative consequences than for boys. Popular discourse carries an assumed opposition between arranged and love marriages, but in reality both forms have complex and varied responses from natal kin, which also shape the varied relationships with husbands and affines (Grover 2009:1). Shalini Grover finds in slum neighborhoods in south Delhi that the type of marriage influences post-marital support. While arranged marriages enable women's stronger claims to natal-kin support structures, love marriages imply that women lack the fallback option of returning to their natal kin in times of difficulty (Grover 2009:5). I show the ambivalence held by my interlocutors about the meaning of these relationships, the lack of clarity over their boundaries, and the judgments made by other people.

People commented regularly that girls who were often on the phone engaged in many relationships and therefore did not have a good mind/heart (*mon*). Taspia and other iAgents observed their classmates spending time with different boys and accepting gifts from them, and they avoided association with such behavior. Because their work often subjected them to ethical criticism, perhaps these judgments formed part of the relational work of reasserting their own moral identities.

The social stigma of having had a previous marriage or intimate relationship, whether true or not, damaged a woman's future prospects. One iAgent had been married to a man of her parents' choosing several years before she became an iAgent. After the wedding, the groom came to live in her parents' homestead until a sister-in-law could be brought to replace his wife's labor. There he heard his wife's brother's baby calling her "ma," and he began to suspect that the baby was actually her own. He left, claiming that he could not remain married to a woman who had another man's baby. He quickly remarried but the woman was not so fortunate.

These relationships take on different shapes when they move out of virtual space and enter shared family space, when phone relationships become in-person relationships and have wider social effects. Phone relationships can facilitate the escalation of events by enabling a covert line for direct contact. In the past, restricting a girl's mobility under *purdah* norms could have prevented the crystalization of these relationships, but now young people could develop them from within their own homes. Each village seemed to have a "tragedy" that served as a warning against illicit relationships, in which a girl's unrequited love for a wrong-number friend led to his denial of responsibility and her damaged future possibilities.

In some cases, the family of the girl might help her to frame the boy so that he would have to marry her or provide financial compensation. Brishti's iAgent shop was closed because of a family crisis related to her brother. His role was to manage her shop, and he slept there at night to guard it. Now the store was boarded up; he had fled to Dhaka, "having been trapped by village politics." People speculated that Brishti's brother had started a phone relationship with a local girl but wanted to end it. Her family and other community members were angry with him for leading her into thinking that they would marry. One night they sent the girl into the shop before closing, where she hid until he went there to sleep. Some members of the two families then "caught" them, thus forcing Brishti's brother to take the girl in marriage or pay a fine to her relatives. This type of gender reversal is documented elsewhere. In the case of an eloping couple stopped by the boy's parents, the girl's family might appeal to notions of male honor and responsibility (Kabeer 2011a:520).

Sometimes girls were able to leverage the sympathy of relatives to help them flee from unwanted arranged marriages, and they found strategies through the mobile phone for negotiating alternative ones albeit eliciting negative social commentary. Taspia's cousin Rima married, divorced, and remarried again in the space of ten months. The original boy was not a known person but was found via a professional matchmaker (*ghotok*). Rima initially agreed because she was told he was educated and handsome. She never saw him before the wedding and upon meeting him found him to be ugly. After the festivities finished, she refused to go home with him to consummate the marriage. She fled to her maternal grandmother's homestead and stayed there long enough to manage the divorce process and ask her grandfather to search for a new husband for her. Through acquaintances, he found a boy who initiated a phone relationship with her that lasted five months. They married suddenly and secretly to avoid people's comments. Taspia said that Rima had made a mistake to prioritize handsomeness over education; without a good education, the boy would not have a good-quality mind/heart.

### *Cultivating new marriage expectations*

The mobility that came with more years of education, work, and communication technologies enabled contact with boys but also new sets of aspirations in which goals other than marriage were foregrounded. The pursuit of education and *chakri* for many girls (and their parents) was a primary strategy of upward mobility and hedged against future problems, including the fickleness and unfaithfulness of men. The sister of an iAgent, a school's head teacher, asserted that she would ensure *chakri* for her young daughter before marriage. For her daughter's children to study well and obtain good jobs themselves, her daughter would need money. If she was sitting at home, no money was available for the children (the assumption being that a husband would not be reliable).

For iAgents, the idea of drawing from their expanded networks meant the possibility of

finding boys who would be less likely to restrict their wife's agency in the future. Taspia delineated the parameters for her arranged marriage. The boy needed to be well-educated and have a good mind/heart, which would mean he needed to support her parents and agree to live in Taspia's natal homestead (a gender role reversal I discuss below). She wanted to secure a job before marriage. If any boy wanted to marry her but forbade her from working, she would reject him regardless of his other qualifications. She often told me that a stable job was important for life. To raise good children, two incomes were necessary, and a separate income ensured that she would not be dependent on her husband.

Contrary to Taspia's reasoning that an arranged marriage would best facilitate her plans for the future, iAgent Rahela desired a love marriage with a boy from a distant village who was uninvolved in her village's politics and she in his. Her father pressured her to marry a local boy, but she was unwilling to do so before finishing her degree. She referenced the case of a woman working in the iAgent center office, whose arranged husband divorced her because he felt no affection for her. Because divorce would damage her reputation, Rahela resolved to marry only according to her own choice to ensure compatibility. She would choose a boy who supported her work.

Rahela's family pressured her to marry quickly because she restricted her brother's agency to marry a girl from afar, studying in tenth class, with whom he had a phone relationship and one in-person encounter. The brother, nineteen-year-old Rajib, was younger than Rahela, and due to social custom he could not marry before she did. Rahela said that her brother had no business getting married now. He had not finished his degree, and he had no income and no house for his wife. How would he feed her? Rahela was not keen to support them from her own income. She had already supported her family for four years. All the objects in the house (two clothing racks, table, cabinets, chairs, clothing for everyone) and the house-construction materials were bought with her money. She had one more year for her college degree and wanted to obtain her master's degree before marrying. Rahela's idea of a love marriage would ensure her continued ability to support her family. Her brother's ideas, by contrast, were selfish and would only further burden the family.

Rahela had a phone relationship from the time I met her. She had finished helping a woman call her son in Saudi Arabia through the Skype application when a chat window opened from a Bangladeshi boy who had been searching random accounts. They exchanged mobile-phone numbers and met twice in Dhaka. She told me he understood her iAgent work well, and, unlike most boys who did not want their wives to work for an income, he approved of the idea. Meeting this boy gave her confidence that she could continue to work and possibly find a husband who supported her. I noticed on Facebook that Rahela had changed her name from "Rahela Akhter" to "Rahela Rashed," and that she was "In an Open Relationship" (a Facebook category) with Mahmoud Rashed Titu. Performing the same role digitally that a network of

aunties would have fulfilled in the past, I then proceeded to check his friends, photos, and activities lists.

Yet, when Titu called to say that he might be posted to an NGO on the other side of the country, Rahela was relieved because the relationship would remain comfortably over the phone. Sometimes Rahela announced that she would not marry at all. The pressure from her family had made the process undesirable.

When Taspia occasionally resolved not to marry, her concerns related to the damage it would inflict on her family because of dowry requirements and no one remaining at home to care for her parents. “When a girl gets married, all her family gets damaged. It is a huge loss for them” (see Kabeer 2004:35; Whyte and Whyte 1982:32). Taspia’s mother Jorina had lacked a dowry; she explained that dowry was not practiced back then. The custom had been important for Hindu families, but Muslims adopted it when fathers of sons saw that they could extract money from the interaction. Now everyone asked for one or two lakh taka (870-1,739 GBP).

Tamanna’s husband’s family required a dowry of 60,000 taka (522 GBP), but Jorina’s family could pay only half of it. When grooms’ families demanded a dowry that the girls’ families lacked, girls themselves often had to go to Dhaka to earn it. Yet there they would be unable to save money (“having eaten, all the money is finished”). Families also sent their daughters to borrow from NGOs to fulfill the dowry requirements. Jorina said that she hoped for good *chakri* for Taspia before marriage because they also lacked money for the wedding. Criticizing her sister Taspia for sitting at home, Tamanna told me with raised eyebrows that Taspia should work hard for her dowry, even though Tamanna had not produced the cash for her own dowry. In this way, the responsibility for marriage expenses was devolved downward from the families of girls onto the girls themselves.

Rising dowry payments, although forbidden by law by the Dowry Prohibition Act of 1980, rooted matchmaking primarily in finances (rather than in other markers of status) and put unprecedented pressure on the girl’s family. Dowry was new in the last several generations (1970s and 80s), as Jorina indicated, in the post-Independence era. Previously a Muslim boy’s family offered a religiously sanctioned dower or gift to the bride and her family, but people have nearly universally adopted the high-caste, urban Hindu practice of dowry.<sup>26</sup> Whereas dowry payments are typically tied to the woman’s family’s tangible assets (such as land they can mortgage), now they are often tied to women’s loan-generating (Karim 2011) and income-producing (Patel 2010, Kabeer 2000) potential. This example reveals the ironic consequences of microcredit and other programs designed for “women’s empowerment” when they do not consider the social situatedness of women. The availability of new forms of resources accessible primarily to women through the development apparatus seems to have regressive

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<sup>26</sup> Ahmed and Naher 1987; Alam and Matin 1984:7; Blei 1990:505; Hartman and Boyce 1983:83; Huda 2006:249-251; Kabeer 2000:60; Lindenbaum 1981; Rozario 1992:131-134; and White 1992:101-102 discuss the shift from dower to dowry.

effects in which so-called “modernisation may accentuate and distort a traditional arrangement rather than eradicate it” (Tambiah 1973:63). Scholars suggest that, rather than being related to religious beliefs, dowry is a modern secular economic issue favoring patriarchal society and is related to *nouveau riche* conspicuous consumption (Gardner 1995:180; Huda 2006:253; Menski 1998).

Departing from social assumptions that marriage would detract from the bride’s natal familial security and restrict the new wife’s agency, unmarried iAgents imagined future husbands whose role would be to support iAgents’ own work and life projects. In this way, husbands moved from a place of centrality in the imagined lives of these women to a more instrumental role, thus assisting the central projects of these women. Although new opportunities to meet young men enabled women to experience the fearful freedom of selecting their own partner, they also recognized the dangers implicit in shifting practices of marital care from collective discourses of duty, obligation, honor, and security to individual discourses of love, passion, choice, and fickleness (White 2012:1436). In arranged marriages, parents are answerable to outcomes of the match and are thus inclined to offer help in case of problems. By engaging in love marriage, women as individuals take on risk and stand to lose the support structure of their natal kin (Grover 2009:29).

#### ETHICAL JUDGMENTS AND ACTS OF REPAIR: DISCUSSION AND CONCLUSION

I invoke again Appadurai’s injunction to “move from the specific goods and technologies [such as the iAgent model and mobile phones] to the narratives within which they are understood and thence to the norms which guide these narratives” (2004:83). This chapter discusses iAgents’ aspirational lives and focuses on relationships, first through the narratives in which aspects of ethical self-making are understood and then through new projects of marriage. This section reconsiders iAgent aspirations and notions of agency through the lens of their underlying ethical content. I locate ethics ethnographically in iAgents’ social critique of the erosion of appropriate interrelational behavior, part of kinship patronage and expectations of help (*shahaja*), and I show how they used their iAgent subject position to differentiate themselves from these negative societal trends. In this sense, iAgents were *returning* to widely held notions of successful personhood by choosing the alternative path of iAgent work, rather than deviating from it. I move to iAgents’ commentary about moments of rupture and show how they framed their ongoing actions within the felt need to rescue the ethics under question.

#### *Jealousy, selfishness, greed, and the erosion of shahaja (help) as kinship expectation*

As family livelihood strategies grew increasingly varied and new opportunities became available to individuals, greater economic and class differences grew between and within

families in the same villages. What is the best way to understand these changes and how people confronted them? Anthropologists document the limits of treating only the household or the individual as a unit of analysis, and this chapter shows the dialectical nature of both units as drivers of decision making. “Models that restrict analysis to household economic strategies and the pressures of rural poverty fail to account for the varied dynamics of migration [or other livelihood-related] decisions and practices in actual situations” (Mills 1997:39). Gender studies, by contrast, are often limited by their focus on divisions among individuals, because they tend to overlook common membership and mutual concerns within households (White 1992:120). Households are sites of contested authority and overlapping interests, and any particular livelihood choice is rooted in household tensions and collective strategies. It is necessary to explore the ambivalence in household decision making to understand issues of consensus and discord and the aspirations, anxieties, and hierarchies underpinning them. Conflict within households centers not only on choice of a particular livelihood but also on the ways in which available wealth (in money, assets, connections, knowledge, or skills) is or is not distributed.

Bangladeshis expressed anxieties about social fragmentation and the fact that people were becoming more individualistic and selfish (Devine and White 2013:137). The conflict of wealth distribution most poignantly relates to increasingly unmet expectations that sons and sons-in-law support their parents. People often commented in scandalized tones that someone’s son left to find work in Dhaka but selfishly never sent money home. Lamb (2000) documents changing family moral systems and transactional modes in West Bengal, in particular the increasing perceived potential for the loosening of the bond between mother and son. This shift in relationship is experienced as a failure of resource flows among nuclear kin, which started in a downward direction from parents to children with the explicit expectation that children would support their elderly parents in the future. Conversely, “This kind of thinking—investing now for future family phases and reciprocated returns—was explicit in villagers’ reasoning about why they provided care for their elders” (Lamb 2000:51). This expectation was not handled transactionally or calculatingly *per se*; rather, it was the expected social order of life stages and part of ethical personhood vis-à-vis one’s kin. With the increasing incidence of love marriages, parents feared that their sons would forget them and turn instead toward their wives for an intimate bond (Lamb 2000:76). Such criticisms did not occur just within families; anthropological accounts about Bangladesh show general anxieties that young people no longer respected their elders and superiors (Devine and White 2013).

I was often party to exchanges such as this one. Tamanna, entering the yard where Taspia and I sat, said she spoke with her husband in Dhaka. She announced with a smile that he now had five lakh taka (4,348 GBP) in his bank account. I asked what he planned to do with the money. Tamanna detailed his intention to build a *pukka* house on a new piece of land. I asked if he ever helped her family, and Taspia jumped in, shouting, “No! He doesn’t help! He never

has!” Tamanna’s phone rang again, and we listened to her asking for money from her husband. Taspia instructed her to ask for three thousand taka this month, although he usually sent only one thousand. Tamanna used the tactic of listing the medicines and foods that their baby required because he was ill, and she added that they needed to buy grass for the cow so that she would produce better milk for the child. Taspia’s mother remarked that he would not give it because he used money only for his own purposes. When he visited the previous month he did not contribute any amount, even for the food he ate.

When people become more wealthy, they suddenly grow selfish (*shartopor*) and greedy (*lobhi*), according to Taspia. By contrast, their sister Tanzila’s husband, a considerably less wealthy tractor driver, had a “good mind/heart” (*mon bhalo*) and always helped the family when necessary. When Taspia’s father had a bicycle accident, Tanzila’s husband provided all the money for doctors. He gave Taspia several hundred taka here and there without expecting any return, while Tamanna’s husband had never given her any sum. Of the money Tamanna received, she sometimes offered her father only part of it, whereas Taspia said she always handed over all of her own income to her father. I later asked why she thought some people assisted their families and others did not. She replied that she did not know, that she, Tamanna, and Tanzila all thought differently, and so did their husbands.

Later, Taspia presented a different, more nuanced theory. Girls sometimes still desired to help their parents, more so than did boys. Yet girls usually did not have access to cash income, and their educations made them clever and vocal. When they married, this capacity translated into selfish behavior, and they told their husbands to keep all the money for themselves and their children rather than supporting the husband’s parents. As Taspia continued, not so long ago all girls were *chhotomanush* (“small people,” in this context meaning uneducated) and were uninformed, and they left all decisions to their fathers and husbands. In Taspia’s view, if women were educated and worked hard, then their families would have two incomes and be able to support both their parents and children. Yet education needed to become normalized as social models of ethical womanhood, an endeavor Taspia worked diligently to embody. She wanted education and an outside job *as a means* of (rather than as a detriment to) upholding the ethics of kin work and endurance.

Lamb (2000) documents how the Bengali concept of modernity since the 1980s and 90s invoked the notion of broken-down social obligations, such as decreased desire to care for the elderly and the decline of the joint family (also Cohen 1998). People often blamed the ills of modernization on urbanization and the Western individualist education system. “The old people’s words are not mixing with the young people’s anymore. Now the young people’s intelligence has become very [or ‘too,’ *besi*] great” (Lamb 2000:91). Resonating with Taspia’s explanation, Lamb adds that daughters-in-law specifically are better educated and able to assert their own interests as separate from serving their parents-in-law, and they often desire to live

apart from them.

The trend of families becoming increasingly nucleated presented itself as well in land inheritance and usage patterns. In the past, as sons married, they occupied a section of the parents' house, and the new couple continued to remain part of the same homestead (defined commonly as "eating rice from the same pot," Lamb 2000:36). Brothers jointly owned the land. Now, brothers and their brides preferred to split from the parental *bari*, often erecting walls on their piece of land, managing the household independently, and cooking at different hearths. Taspia and her mother agreed that having a separate house was better, and the initial request to divide now often came from the new bride and was opposed by her father-in-law. When Jorina married, all four brothers lived together and their properties were still one. I asked her if it was better now to be separate, to which she leaned close, lowered her voice, and grinned, "Yes, because now when we all quarrel we can go home for some peace. Otherwise there were too many people, too many children, and too much quarreling" (see Gardner 1995:105).

Even with separate homesteads, brothers might spend years arguing. Rahela's father and his brother, whose house was directly adjacent, were not speaking. The quarrel concerned the division of land between the two, particularly the space now occupied by the concrete shop that Rahela had built from her iAgent savings. Rahela clarified that the ownership of the physical space was uncontested. Rather, the quarrel resulted from the envy felt by her uncle because of the impressive income Rahela's shop continually brought to the family.

The strong tradition of virilocality in Bangladesh placed the primary responsibility of elder care in the hands of sons and their wives. Daughters were expected to live outside of the patrilineal group upon marriage and were typically removed from the long-term cycle of debt repayments to parents (Lamb 2000). If no sons existed, a daughter might support her parents, but the obligation was not hers. Despite Taspia's multiple and ongoing tactics to make money to provide for her parents, Jorina often expressed plaintively—in the rising and falling singsong tone employed by Bangladeshi women in specific circumstances to describe their endless suffering (Wilce 1995 on styles of lament)—that she lacked sons to care for her in her old age. Lamb explains this contradiction through the loss of respect that parents suffered by living with married daughters, who had already been given away to another household and become "other," no longer their "own" (2000:85). Relying on a daughter was not the same as relying on a son. Rather, it indicated the failure to produce a son who could fulfill this role. Yet expectations and valuations change as new social configurations prove their economic (and thus social) viability.

In some cases, a son-in-law came to the wife's home (called *ghar jamai*, "house husband"), and in repayment he stood to inherit the house and land. This solution occurred primarily when the boy originated in a poor family and/or was the youngest of many sons in a family with insufficient land for all of them. In other cases, if the bride's father was a migrant in London, he might request his son-in-law to manage the household in his absence (Gardner



1995:167). Often no dowry was required. “Here the *jamai* becomes in some ways like a wife: he shifts from house to house and is contained in the house of another, rather than practicing the more prestigious male pattern of developing and refining himself in a continuous, straight line, in the home and on the land of his fathers’ fathers.... Daughters were sometimes embarrassed to marry such a feminine-seeming man” (Lamb 2000:57; also Gardner 1995:29). In the past that stigma might have been significant, but Taspia did not seem embarrassed to declare that she would marry a man who would live in her natal house to ensure that her parents would be well looked after. Perhaps the lack of shame attached to the concept of a *ghar jamai* came from the precedent of her grandfather. Jorina’s husband’s father came from the same village as she did. When he (Taspia’s father’s father) married, his family had lacked sufficient land for him to inherit, so he moved to the land of his bride’s father, which he later passed to his sons.

Ultimately, according to iAgents and members of their families, these interrelational problems came from greed (*lobh*), the state of being selfish (*shartopor*), and envy (*hingsha*). These were qualities of specific types of people in specific times and places; they were not essential human features. Wealthy people in general, but especially the newly wealthy, were perceived as selfish and easily susceptible to envy. Once they started earning money, all they thought about was money and how to make it. They stopped being generous and helping others. This trait seemed to be a recent trend in society. Taspia said that when her family earned money from their market shop, they regularly gave food, employment, and assistance to people who needed it, and other wealthy people behaved similarly. Now, none of the rich people in the village offered anything or helped anyone. As Taspia pointed out, of the approximately thirty extended families (many of which were branches of the same lineage) in this village, five were rich. She detailed their circumstances—type of house, type of employment, extent of land ownership—which sat in stark contrast to the situations of everyone else. Yet despite the fact that nearly all the families in the village were blood-related to at least one of these wealthier households, none of them received any assistance. The wealthy “are thinking only of their own benefits and costs! They think, only they can become wealthy, and no one else,” criticized Taspia.<sup>27</sup> Her complaints were weak claims, but claims nonetheless, to her wealthier relatives’ fortunes. They can be read as broader contestations against the declining state of kinship-based patron-clientalism (Gardner 1995:157) and the erosion of personal ethics that accompanied it.

#### *“A fresh mind”: a vernacular model of everyday ethical agency*

The way to avoid the downfall of greed, envy, and selfishness was to cultivate a good mind/heart (*mon bhalo*), which was a central and deliberate part of the way in which iAgents such as Rahela and Taspia conducted their work and sought to cultivate ethical personhood.

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<sup>27</sup> Narratives of the erosion of trust and help, that the rich become greedy and selfish and that others must now cope on their own, are documented elsewhere (Huda et al. 2008:301; Rashid 2007:117).

These two iAgents often collaborated with others, for example, by accompanying another iAgent on her visits to clients and handing over the results of the combined effort to the other iAgent. When I questioned them about their seemingly non-self-interested behavior, they usually referenced *mon bhalo or mon fres* by way of explanation. Rahela invited other iAgents to fill in forms for the Aponjon service together, as they often needed to travel longer distances and stay away all day. At the end of the day, she gave all the forms to the other iAgent to help her meet her targets. She explained that she was already meeting her own targets so the forms and associated income were not important to her and that her mind became fresh (*amar mon fres hoye gelo*) by visiting new villages and working companionably. As Taspia explained, “With iAgents, there is no envy. I think it is important for all the iAgents to have income.”

Shanu, an iAgent who dropped out when she married, had a baby, and wanted to continue studying for her degree, reported that many people in her village still visited her for advice even though she had stopped working as an iAgent and had returned her equipment to the NGO center. She enjoyed playing this role in the community and added that possibly the greatest impact of the iAgent program was when the iAgent was “returned” to society. Because she retained her knowledge and position of authority if not the uniform and technologies, she continued to help people without charging fees for her advice, which Shanu said was important for her mind/heart. It restored her to the position of being able to help others rather than hawking services for money.

A good and fresh mind/heart came from education, respectable parents, keeping Allah in one’s mind, hard work, and generosity. Taspia was influenced by the positive role model of her father who used his shop to provide employment and free food for people. This work generated prestige for the family, a quality that endured longer than the shop itself. She also learned in school and from reading Islamic books about how to have a good mind/heart. Women often sat together for an hour in the afternoon to read Islamic books aloud while others performed stitching work. Faith, along with diligent work, was often referenced as the anchor for successful personhood. According to Taspia, without either sincere work or faith, a person would not have a good mind/heart and would not succeed in life. Prayer and keeping Allah in her mind made her wishes become realized (*ichchha puron hoy*) through hard work (*porisrom*) and struggle (*kosto*). Rahela explained that she worked intensely and sincerely, and that was the reason why Allah had chosen to help her. Without hard work, prayer alone would not be effective; without prayer, hard work would result in nothing.

Women’s models of agency included maintaining faith in and daily mindfulness of Allah. Retrospective accounts of events revealed when and how notions of divine fate played a more significant role than individual choices and actions. Being and acting as an ethical person was a precondition to receiving Allah’s help. Although Allah’s intentions were not known, people speculated that unmet hopes resulted from a lack of patience or from an unethical act

committed in the past. When people perceived events to be fully out of their control (such as a factory disaster that kills many people), and immediate ethical action could have played no part, people explained them as “fate” (*bhaggo*).

Explanations of the entanglement of agency with fate could also be projected into the future in cases concerning individuals’ ethical or unethical choices and the influences such behavior had on one’s fate. For example, I wondered about people who prayed but did not work hard and about successful people who were greedy and selfish. Taspia pointed out that both kinds of people lacked a good mind/heart. As a result, the former remained poor, and the latter were currently successful, but their present and past actions would destroy their futures. As proof, she referenced Sabbir, the Amirhat center director, and how he had suffered a stroke and incurred catastrophic financial loss as a result of cheating the iAgents.<sup>28</sup>

Riya stated that Allah fulfilled people’s wishes over time. Because Bangladeshi people were not patient and did not want to wait, they took shortcuts (such as intimidation and bribes) and thus ruined their chances for their wishes being fulfilled. iAgents’ explanations can be read as local theories of agency and help to clarify iAgent decisions and actions. By judging others, they attempted to redefine the substance of ethical personhood in contexts of rapid change and unstable relationships.

### *Ethical personhood remodeled*

This chapter shows how iAgents possessed a strong vernacular modernity concerning ideas of kinship, marriage, and work. These ideas reflected their notions of agency and ethical action, which were bound up in models of being a good relational person (through generosity and performing intergenerational kin work), acting with purity, and working diligently for a desired future. I add new texture to Appadurai’s model of aspirations by enfolding Povinelli’s concept of “the capacity to endure” in these local expressions of agency as everyday ethical behavior.

Aspirations, understood vernacularly as wishes (*ichchha*) or dreams (*svopno*), were fulfilled through a combination of hard work (*porisrom*), endurance and patience through suffering (*kosto*) as a valorized aspect of feminine labor, and cultivating a good mind/heart (*mon bhalo*) through virtue, generosity, and helping others (*shahaja*).

For iAgents, this model of behavior permeated everyday choices (such as assisting other iAgents and persevering through challenges), and it entered a long time frame through the intention to follow values perceived otherwise to be deteriorating in contemporary society. Through the process of being pushed into risky, non-traditional opportunities as generative kin-work projects, iAgents also encountered new self-making potential. If they became successful

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<sup>28</sup> Her comments echoed those of other rural Bangladesh villagers who criticized wealthy persons’ failure to look after the poor while accumulating wealth at their exploitation: “The poor will not go to hell; hells are reserved for the rich people who have acted wrongly and who could have worked for the good of society” (Devine and White 2013:141).

in their endeavors, they were able to incorporate themselves more deeply in structures of dependence in a giving rather than a receiving role. In risky encounters with new kinds of relationships with men, iAgents experienced a growing awareness of the kind of husbands they aspired to have. Simultaneously, they kept their own values and goals in the forefront and reinforced the boundaries of their own moral selves.

I emphasize the ways in which the project of iAgent and women's modern notions of successful marriage are endeavors of kin work to restore eroding norms about kinship duties. These perceived responsibilities have shifted generationally in rapid and profound ways. They are also efforts to seek incorporation in established institutions (secure NGO employment and a kinship network), rather than to desire independence from them. In situations of poverty and inequality as faced by iAgents, "individuality as a way of social being is extremely precarious" (Khilnani 1997:26).

Why do these women's narratives matter? They demonstrate the intense ambiguity and burden of the work of kinship not captured by outside analysts in existing models of aspiration (Appadurai 2004), relational work (Zelizer 2012), and differentiated subjectivity (Moore 1994). Myriad constraints and models of expectation surrounded women in rural Bangladesh, and each new opportunity carries its own relational economy that may or may not reconcile with their existing circumstances. The ways in which women understand their capacity to act with regard to their notions of ethical personhood are crucial insights for projects seeking to empower women. This chapter explains and contextualizes women's motivations for joining iAgent as productive of the ethics of kin work and endurance. The next chapter, a continuation of the theory built here, considers the complexity of engaging in outside work and the attendant dilemmas that iAgents confront.

## CHAPTER FOUR

### iAGENT MODELS OF ETHICAL PERSONHOOD:

#### THE MEANINGS OF OUTSIDE WORK

Challenging the status quo and creating voice was the essence behind the concept of “iAgent.” The iAgent model challenges the status quo at two levels—the individual and the social. At the individual level, the model breaks the fear and apprehension of a young village woman, who lives in a low-resource setting and has limited access to knowledge about the world beyond the village. It is a transformation for the woman herself; she rides a bicycle and challenges the status quo in a male-dominated society, where it is perceived that riding a bicycle is a man’s business. She takes a profession that embraces the latest information technology, like laptops, Internet, and smart phones. Again, she challenges the stereotype that women cannot deal with technology. Finally, because the young woman earns from the work she performs, her voice is counted both in the family and in the community.

In this statement, the NGO Technological Innovation for Empowerment (TIE) delineates the theory of change it claims to catalyze through the iAgent model. It assumes that, by performing work outside the home and using technologies (such as bicycles and laptop computers) conventionally inhabiting the male domain, young women gain knowledge and confidence, break gender stereotypes, and earn respect among their communities. It is based on a teleology that these acts linearly and communicatively generate specific, known effects.

To what extent does this proposition have merit? Drawing on the anthropology of work in Bangladesh and comparative contexts, I assess valuations of women’s labor outside the home in order to understand what participation in such radical programs means for young women’s agentive and aspirational capacities. I argue that the achievement of positive outcomes by some iAgents—a small minority of the total number—generated a model of aspiration for other young women, which served as a device for sustaining the idea of iAgent as embodying successful and ethical personhood. While the rest of this thesis delves into the work content and practices of iAgents, this chapter frames such activities within the context of iAgents’ emergent attitudes toward work outside the home.

This thesis already shows the actual implications of iAgent activities to be equivocal: the vignette that began the introductory chapter highlights the divergent experiences of Rahela and Taspia, iAgents in Lalpur and Amirhat. These two individuals represent particular structural positions in the political economy of DIY (do-it-yourself) development and the iAgent network. In their work, Rahela and Taspia gained the confidence to travel through villages and to towns on their own. They both learned to ride a bicycle and operate digital technology. And they both, at least to some extent, earned money from their efforts. So why was “empowerment”—in TIE’s definition of gaining mobility, respect, and voice through women’s work outside the home—achieved by only one of the two women? Rahela experienced a high degree of mobility, the self-earned purchasing power to increment her social standing, and the ability to fulfill social

obligations on behalf of herself and her family. Taspia, by contrast, experienced harassment from strangers about cycling and from family members about incurring a potentially ruinous 75,000-taka (652 GBP) debt for her household. Although she could fulfill some social obligations, such as purchasing Eid gifts, she did not possess the ability to support her family in a substantial way or to change her life circumstances. Her family now faced the risk of losing everything—not only her unpaid-for laptop and bicycle but also the family’s house, land, and social standing. The iAgent process enabled the performance of successful kin work and ethical personhood for one group of young women but not the other. What was an iAgent: a new kind of female community leader or a new kind of stigmatized female hawker? These divergent experiences and meanings of work indicate that outside labor in itself does not lead to empowering outcomes.

This chapter builds on my discussion of the self-making projects of young women in rural Bangladesh, embedded in ideas of “kin work” (Di Leonardo 1987), by focusing on the meanings and valuations, social implications, and transformative potential of different acts of labor outside the home. In the previous chapter, I contextualize the intentions and decisions of young women as acts of fostering ethical personhood through kin work, understood here as the relational work of young women attempting to create a secure future by investing in generative projects for their families, the only institution upon which they could reliably depend.<sup>29</sup> As the lives of the rural poor grew increasingly precarious, women were driven to undertake work outside the home despite potential social stigma. These decisions must be understood not only as participation in the productive domain but also as efforts of social reproduction. Although new forms of work generated a perceived disjuncture from established norms about women’s activities, they were a means by which young women continued to pursue existing values (Johnson-Hanks 2007). They reconfirmed their gender roles and family duties while aligning their work commitments with them. Thus, outside work (such as iAgent participation) was also a form of kin work, because it was ultimately about social reproduction, the extension of networks for household welfare, and ethical self-making through supporting the family.

In the South Asian literature, the unit of selfhood is described as “dividual,” which conceptualizes persons as composite and having open boundaries through which they affect one another’s natures (Lamb 2000:30; Marriott 1976; Marriott and Inden 1977). Yet, “though the ethnographic literature on South Asia shows a long tradition of research holding that Indians (in various ways) de-emphasize individuality, anthropologists have also examined ways in which South Asians view persons in terms that we might consider ‘individual’” (Lamb 2000:40). iAgents’ motivations for joining are as much embedded in collective, kinship-centered notions of progress as they are in self-improvement on more personal terms. It is difficult to separate

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<sup>29</sup> That the poor in Bangladesh are desperate to attach themselves to social structures of connection is a general theme explored by Gardner (2012).

one from the other, for even individual success accrues value only by virtue of social recognition, and investment in kin work yields greater security for women as agentive individuals than does pursuing an independent trajectory. “Empowerment” thus is not an individual process in Bangladesh but instead is relational due to the need for social connection. How do young women talk about the project of becoming an iAgent? Do they pursue this work as aspirational individuals or as situated persons fulfilling social roles? What role do their narratives play in the relational work of redefining the moral boundaries of women’s public activities? How do stories reconcile the felt and perceived contradictions of becoming an iAgent?

The iAgent model is an apt site to explore what Moore calls the “internally differentiated subject” (1994:58), especially with regard to young women who enthusiastically appropriate the persona of iAgent in pursuit of fulfilling social roles and attaining more traditionally aspirational jobs. How do they negotiate these different subject positions, which are constituted by contradictory discourses and disparate temporal rhythms? I understand “subjectivities” as imagined, spoken, and enacted narratives of the self. These self-making accounts have to be understood in relational context and as political constructs that orient their ability to make claims on others in both short and long time frames (Appadurai 1986:749). Mary Beth Mills (1997) demonstrates, in her ethnography of Thai rural-to-urban migrants, how the pursuit of urban employment is anchored both in the affective world of kinship obligation in the context of agricultural poverty and in imaginations of urban sophistication and the material world of consumption. These contexts produce two particular kinds of personhood, two self-images in active negotiation with one another. Migrants must balance the often-competing aspects of their gender identity between the good daughter and the modern woman, between relationality and autonomy. Mills thus conceptualizes selves as “important sites of cultural struggle” (1997:37), such as with Tamanna’s dilemma, described in chapter three, between working toward a successful NGO career or pursuing a successful husband. Similarly, we might expect that participation in the iAgent model is driven by and also results in multiple ambivalent framings of ethical and aspirational selves. To become iAgents, young women must also deny other aspects of their selfhood.

The key questions this chapter seeks to answer are: What does the pursuit of work mean for iAgents, situated among the hierarchy and valuations of other types of work available to women outside the house as well as in the context of their broader kin work and aspirations for the future? What roles do aspirational models and narratives play in encouraging women to undertake iAgent work as projects of kin work and ethical personhood, despite social risk and uncertainty of success? The answers to these questions require a consideration of historical, political-economy, and social factors that influence the ways in which people assign meaning to different types of women’s work.

First, legacies of past nationalist attitudes—and their contemporary incarnations—regarding women’s work influence the notions that young women and other people in their communities hold about appropriate female economic roles. I highlight some ways in which imagery surrounding women’s labor features both in nationalist political and economic projects and in liberal development agendas.

Second, a recent expansion of opportunities for women to work in the public domain in Bangladesh, along with their reported experiences of and social commentary on such work, additionally influenced aspirations. I outline the range of outside work opportunities—and their relational implications—available to women in rural Bangladesh.

Third, the presence of visible representations of success—when people embark on new kinds of projects and are able radically to change the course of their lives for the better—offers young women the future-oriented resources of optimism that they too might be able to stimulate a reversal of fortune for their families. Specifically, new iAgents—joining the project under the for-profit scale-up iteration of the model—are influenced by the narratives of successful iAgents who were nurtured under the donor-driven pilot model. Such backward-rationalizing stories trace first-generation iAgents’ transformation from shy girls to community patrons and serve to stimulate new iAgents’ hopes for attaining similar outcomes. The role of the exemplar created the fantasy of upward mobility and was thus performative in stabilizing the model, rendering invisible the impoverishing aspects for others, and sustaining consent to dominant systems (Mosse 2010:1170; Sanchez 2012). For the storytellers themselves, narrative structures reveal the creative efforts people undertake to assert new boundaries of ethical behavior and reconcile the felt contradictions within their work.

To reflect the dialectical nature of the shaping of individuals and persons in society and the construction and pursuit of ethical personhood, and to frame the retrospective accounts iAgents tell about their process of joining the program, I examine how outside work fashions their multiple subjectivities and social expectations. The ways in which iAgents negotiate *purdah* norms illustrate this point and deepen the previous chapter’s analysis of vernacular expressions of agency, incorporating outside work and its social ramifications. iAgents’ modern attitudes toward *purdah* demonstrate the relational work of negotiating the boundaries of the moral order to protect and justify their position. Finally, I suggest how the different iterations of the iAgent model yield deep implications for the ability of iAgents to engage in the positive relational kin work of incrementing their position in family and community.

#### HISTORICALLY EMERGENT REPRESENTATIONS OF WOMEN’S WORK

Anthropologists consider how gender, and women’s labor potential, are contested images pliable to different claims such as nationalist politics and economic interests. Ara Wilson



(1999) documents how Thai women direct-sales entrepreneurs adopt a livelihood espousing the self-help rhetoric that individuals and households can extract themselves from the Asian economic crisis, a philosophy linking not only individual and household but also national futures. Mary Beth Mills (1997) similarly shows how the identities of female rural-to-urban migrants are bound up with cultural discourses of Thai modernity associated with an easy movement between globalized registers of fashion and friendship and household-based values of deference to traditional cultural forms and relationships. Laura Bear (2009) reveals the political project of recasting India as entrepreneurial and consumption-oriented in the everyday workplace practices in call centers in Kolkata. In nightshift call-center work across India, Reena Patel (2010) exposes how notions of women's place and mobility are recodified to meet the needs of national and global capitalism. Contributing to this literature, this thesis aims to situate the iAgent Social Entrepreneurship Model through its resonance with modernist national dreams and global idealized registers of the independent and empowered woman entrepreneur.

Lamb (2000) applies Foucault's (1977, 1980) theories to understand the processes by which women's subjectivities are reframed to fit within broader agendas. Power exerted by kin and community on women's bodily disciplinary requirements and the micropractices of everyday social life, such as *purdah* norms, can be analogized as "capillary power," being widely dispersed and anonymous. Meghna Guhathakurta reads structural violence in "the tendency to subtly combine coercion with the cultivation of certain moral strictures...Decency thus becomes a weapon with which to attack women" (1985:87). While acknowledging the structural actions of ideology, it is also important to consider how people use the resources of cultural and religious schemas to act agentively (Mahmood 2005; Rinaldo 2014). Similarly, it is crucial to recognize that liberal models of development do not unlock the powers of agency any more than *purdah* and religious norms exert a uniform force against the agency of women. The logic of *purdah*, as we will see, is a resource for iAgents to justify their work choices.

Until recent decades, the focus on women in the anthropology of South Asia was primarily concerned with *purdah* in the context of veiling and modesty, dowry, marriage, and sexuality (Bennett 1983; Grover 1990; Jeffery and Jeffery 1996; Kumari 1989; Raheja and Gold 1994). The notion of *purdah* is grounded in ideas of family honor (*izzat*), which lies in the virtue of the family's women, and shame (*lojja*, *shorom*), which is rooted in a fear of women's sexuality and powers of fertility. The danger of losing honor, according to orthodox views, requires control over women and their confinement to the domestic sphere to ensure that no shame befalls the family.

Yet the ideal of *purdah* and the separation of "inside" and "outside" realms (which are a continuum of locations rather than discrete ones) are often figurative and are not the totalizing instruments of control that they are imagined to be (Kabeer 2001:69). Historically in rural areas, complete *purdah* is a reality for only a small proportion of elite and middle-class households

that could afford to hire domestic staff, thus removing the need for wives to leave the homestead (to collect kindling and process agricultural products, for example). Jeffery (1979) discusses *purdah* as a “negotiated privilege” for women in India, which is not regarded only as an Islamic institution but is also associated with urban elites and as a symbol of prestige forcefully defended by women of high class. Wearing a *burqa* is an indicator of high status and economic security (Callan 2008:407; Gardner 1995:218-219). For most women in rural Bangladesh, *purdah* means modest dress and behavior, such as covering the head in front of unrelated males, speaking softly, and avoiding eye contact when they leave the homestead or receive unrelated males at home.

The ethnographic record shows women’s views of *purdah* as complex and ambivalent, neither fully internalized as natural nor fully rejected as a symbol of oppression. Kabeer (2000) explores female garment workers’ different understandings of *purdah*. Few of them adopt orthodox views that they morally transgress *purdah* norms by engaging in extra-domestic activities. Most workers see their actions as an infringement of norms but a pragmatically necessary one, and they actively negotiate the issue. According to one worker, “The Koran says that if a woman’s hair is seen by a stranger or her hands, then it is a sin. But only one-quarter of the old rules remain; three-quarters have gone” (Kabeer 2000:88). Other women mobilize a conditional view of *purdah* by using “exceptional need” as explanation: “Islam forbids women to work but Allah won’t do anything for me if I just sit at home. I have to try and help myself, only then Allah will help me” (Kabeer 2000:89). Hanna Papanek (1982) observes that women in Pakistan treat the *burqa* as “portable seclusion,” which allows them to enter public spaces without violating moral boundaries. A few women understand *purdah* as a state of mind and argue that a virtuous person is virtuous in all contexts through her behavior and purity of intention. These women reinterpret the core idea of the value to arrive at a more “authentic” and practical notion of moral behavior while simultaneously expanding their agency, choice, opportunity, and movement (Feldman and McCarthy 1983; Kabeer 2000:90; White 1992).

Lamb describes women’s resistance to *purdah* and other forms of bodily training not as negotiation over the parameters of a shared value but as awareness of restricted behavior as social performance: “Underlying the village women’s discourse seemed to be the notion that the virtue of a woman is tied not only or even primarily to traditional notions of chastity but also to the strategic capacity (or lack thereof) of a woman to construct a virtuous public image or ‘name’ (nam)” (2000:197). Women do not necessarily believe in their own impurity or alleged tendency toward sexual promiscuity, but they do comply with restrictions for reasons of honor, which is situational, social, and relational. They often abandon adherence to social rules when men are not present to witness their performance.

Yet gender inequalities are implicated as much in broader capitalist processes as in “traditional” and “cultural” norms such as *purdah*. “Conceptualizing globalization as a force

that liberates women from local traditions is tricky because it can inadvertently be used to disguise and rationalize the exploitation on which this ‘liberation’ is based” (Patel 2010:57). Thus, the moral injunctions that inform the self-making projects of women need to be situated within an analysis of the broader interests served by harnessing the labor power of women without reconfiguring responsibility and gender relations at home.

The previous chapter’s discussion of the ways in which gendered access to microcredit and garment-factory work thrusts the burden of producing a dowry from the family of girls onto the girls themselves is an example. Anthropologists document the techniques employed globally to extract profit from women, seen as resources for processes of accumulation (Gardner 1995; Karim 2011; Mills 1997; Ong 1988; Safa 1990; Salaff 1981). Promoting competitiveness and loyalty to company norms, and exploiting women’s dexterity, docility, and perceived deference to authoritarian paternalism, enables companies to build “an ideal work force on grounds which reflected an intersection of the ‘economics’ of demand and the ‘culture’ of supply” (Kabeer 2000:5). Young unmarried women in Bangladesh occupy the liminal time of not yet belonging to a permanent lineage, are subject to intensified moral scrutiny, and thus have less latitude to contest exploitation. In microfinance, the ways in which institutions manipulate kin and social relations to outsource the costs of due diligence and debt collection and regulate financial behavior engender a process of “regularization of microfinance as an instrument of power between a resource-rich institution (NGO) and its poor clientele” (Karim 2011:xvi-xvii; also Kabeer 2001; Lazar 2004; Rankin 2001).

White shows how this power over women’s bodies is exerted through multinational aid regimes: “Over gender issues, the Western aid community is openly critical of Bangladeshi society, and is deliberately aiming not only to raise economic standards of living, but also to change basic social relationships,” such as bringing women out of the home and mobilizing against *purdah* (1992:13). Bangladesh, being the client in this development-patronage relationship, routinely has to accept the intervention in gendered expectations of women despite its contradiction with ideals of national cultural and political autonomy. Opportunistically seeing aid as a resource channel for obtaining funds and enhancing political recognition, ruling parties in Bangladesh adopted a “nominal commitment to women’s development,” which they used instrumentally to advance other agendas (White 1992:15).

Local NGOs were influenced by the priorities of aid funds. Their gender commitment in past decades was often also instrumental and tended to reproduce gender norms and inequalities (for instance promoting income-generating activities that were often labor intensive, low-profit, and occurring in the domestic sphere) (Kabeer 2000; White 1992). In recent years, with the contribution of women’s textile-factory labor to Bangladesh’s economy, development priorities have focused on bringing women further into the formal labor force (Yardley 2012). The twenty-billion-dollar-per-year export-oriented textile industry is composed of several million

female workers, accounting for eighty percent of the country's manufacturing exports. This realization of women's potential contribution to national and private economic growth has been accompanied by increasingly confident assertions in the development world that outside work and access to markets have empowering outcomes for women, a topic to which I turn next.

*The emancipatory representations of women's work*

Popular and professional imaginations of extra-household labor for women in Bangladesh fall along a spectrum of registers. While notions of men's honor and women's conformity with *purdah* have militated against women working in the public domain, so has the development industry's promotion of domestic-based income-generating activities. "While women in Bangladesh came out to work in public works programs following the famine of 1974, the idea of the out-of-the-home worker promoted by microcredit programs kept the majority of women inside their home,...dependent on their husbands, kin, and NGOs. Thus, we need to analyze carefully the 'arrangements' within which NGO narratives of women's empowerment get produced" (Karim 2011:130-131; see Kabeer 2000 for a general history of women in outside work in Bangladesh).

From a rural perspective, outside work for women indexes their low status (White 1992:25). Women's employment in the 2000s in South Asia is low compared to other world regions. Women who work outside the home come from the extreme upper and lower ends of the socioeconomic ladder (Donner 2008). Middle-class husbands who earn stable incomes try to prevent wives from working outside, as such activity casts doubt on their ability to provide for the family and thus harms their honor and respectability (Grover 2009:9). Additionally, women's workplaces—whether in textile factories (Heath and Mobarak 2014; Kabeer 2000; van Schendel 2009:237; in India, see De Neve 2014), brickyards, or middle-class people's homes—often reproduce rather than diminish the patriarchal social order.

Urban migration is a highly gendered labor market: for men, the options are work in transport, construction, public works, and informal trade; for women, they are domestic labor in cleaning and cooking and industrial labor (van Schendel 2009:237). "Labor class" women often endure sexual abuse in the workplace from supervisors, contractors, and business owners (Hull 2009; Parry 2014). Women's factory work does not lead to a renegotiation of domestic roles. It still carries the implied shame of sexual misconduct and prostitution, and many women continue to consider it inappropriate for their husbands to perform household work (Kabeer 2000:123).

Despite the negative valuation attributed to women's outside work for non-elite classes in contemporary Bangladesh, Western models of development and women's empowerment valorize work outside the home and assume that it enables liberation from the yoke of kinship and tradition. Heath and Mobarak (2014) suggest that because "attractive manufacturing jobs"

require basic literacy and numeracy, expansion of industry leads to better school enrollment, employment, and delayed marriage and childbirth for women. “Taken together, our results suggest that education policy in developing countries is closely tied to trade policy or industrial policy, and enrollments strongly respond to the arrival of jobs, especially if these jobs reward education. The manufacturing growth also improves welfare for young women, as they are able to avoid early marriage and childbirth, which have adverse intergenerational consequences” (Heath and Mobarak 2014:29). In my research, I found that these emancipatory implications apply only to men, who are able to secure jobs in the lowest managerial roles and work their way upward. Women by contrast work the shop floor in capacities that do not require literacy and numeracy.

Similar to the garment industry in Dhaka, the call-center industry in India is widely anticipated by outsiders as a site of women’s empowerment because of the high-tech status, relatively high wages, and modern lifestyle it implies. Locally, it is perceived to be a threat to the urban, male order, which places a stigma on the work and on the women who undertake it (Patel 2010). Patel finds that, while the primary motivations for joining are family survival, economic mobility, and pathways to better jobs, call-center work does not necessarily lead to respect, acceptance, or emancipation. Instead, the commodification of the characteristics that make women seem more profit-generating (such as emotional labor of empathetic customer service, unlikeliness to cause trouble after work, and willingness to tolerate worse pay) further entrenches the performance of these traits (at work and at home) as well as the feminization of this type of work. Mills notes how businesses that target young rural women to migrate to urban settings rely on women’s traditional home-based roles of social reproduction. Young women “provide a highly flexible pool of labor through out-migration while, at the same time, the continuing economic ties between workers and their village homes bear part of the cost of maintaining and reproducing this labor force, thereby allowing urban employers to pay lower wages and offer fewer benefits” (1997:38).

Even girls’ education is not always an indicator of better outcomes for women. Researchers (Amin et al. 2006:18; Froerer 2015; Gardner 1995:130, 180; Huda 2006:255; Rao and Hossain 2012:424-26) show that schooling for girls, from parents’ perspective, is more often a factor for enhancing their position in the marriage market than in the job market. Modern education generates symbolic capital for daughters to attract better-quality husbands, and young men often desire educated wives, not for a career but to raise educated children. While such preferences may influence the age of marriage for girls, they also continue to be situated in a patriarchal ordering of society. Karim shows how technologies of microcredit have “operationalized rural codes of honor and shame to manufacture a culturally specific governmentality,” which creates an economy of shame and instrumentalizes women’s need to uphold men’s honor in pursuit of organizational profit (2011:xviii).

While valued as an essential part of women's emancipation in Western development assumptions, women's pursuit of jobs and a separate income *per se* is not an index of independence from the household or power gains within it. Women pursue household interest and the fulfillment of family roles, not purely individual ones. Women's spending of money, by their own choice, often serves household interest. Household generative projects enable better negotiations of dependence and are a crucial part of the cultivation of ethical personhood.

Anthropologists demonstrate that markets inherently reproduce structural inequalities, and so pushing women into market-related activities is not necessarily an avenue to empowerment (Karim 2011; White 1992). De Neve (2014) and Kabeer (2000) show how, although people articulate a hierarchy of desirable and undesirable work, their perceptions are influenced by their former social positions and life experiences such as livelihoods, regional connections, migration histories, and values of autonomy and dignity. For example, some poor women in manual labor may experience garment employment as an expansion of choice and a status upgrade. By contrast, the death of a husband may force a widow from household work to garment work, which she is more likely to experience as a contraction of choice and a downgrade from her previous position.

Men are not the only ones who perpetuate patriarchal norms. Scholars find that, amidst increasing opportunities for women working outside the home, women who take these jobs often uphold the idea that other, poorer, less educated, more vulnerable women should remain inside. By contrast, they can pursue outside work because they possess better judgment (White 2012:1445).

In some cases, taking up wage work causes women's bargaining position in the household to diminish. For example, Shalini Grover shows that a woman's ability to seek refuge in her natal home, rather than finding wage work, is a point of leverage against an unemployed husband, because otherwise she finds it difficult to negotiate while remaining in his home and performing the double duty of employment and housework (2009:13). This insight contrasts with some feminist literature that reads women's earnings as the main determinant of bargaining power. Other scholars debunk assumptions that assets, land rights (Agarwal 1994), microcredit access (Kabeer 2001; Karim 2011), and labor force participation (Sen 1990) are appropriate indicators of women's empowerment.

The emancipatory capacity of outside work is largely indirect and occurs in conjunction with other factors. Differences in women's motivations and preferences, socioeconomic background, and work history have implications for the transformative potential of new work (Kabeer 2000:119). Participation in additional associational forms may provide the vantage point from which to evaluate "given" relationships; these may include market-generated opportunities and the public sphere for economic relationships (Dannecker 2002), local government and local service-delivery opportunities (Goetz 2001), and NGO group-based

approaches creating “communities of practice” and engaging in dialogue about social hierarchy (Kabeer 2011a). Some women find intrinsic positive value in mobility through public domains, such as its role in their gaining the resources of courage (Kabeer 2001). Ultimately the relational factor is often the most important. Until gender relations are transformed, women’s position in the workforce remains on unequal terms to that of men, and they continue to bear the primary responsibility for household labor and child rearing as well.

This thesis takes a closer look at how the activities typically perceived as low-class labor (such as door-to-door selling now associated with the rural sales force of multinational and national corporations) are gendered and recast in DIY-development models as aspirational entrepreneurialism. Skill was thus “an ideological category imposed on certain kinds of work by virtue of gender and the power of the workers who performed these tasks” (Sen 1999:105). The fictitious character filmed for TIE’s promotional and training purposes, iAgent Mita, explains a facet of this gendered skill: “I feel that this profession is only for females, because a woman can easily mix with many people. It is rather difficult for a man to associate with people of a different profession or class.” Her comments reflect an intriguing recasting of gendered seclusion. They also reflect the program’s assignment of responsibility for bridging gender and class divisions to women alone, rather than expecting men also to take up new kinds of work and amend gender and class inequalities.

How does the idea of the iAgent—both the image of the person and the content of the work—articulate with the subjectivities and aspirations of these young women? In the case of Avon and Amway female sales workers, “direct sales can serve to articulate goals and desires and narrate the possibilities for self-refashioning” (Wilson 1999:403). The ambiguity present in the identity and work of an iAgent is also means that young women can cast themselves as NGO workers and thus benefit from the positive status that doing so entails. Yet such work can also serve to refashion women in non-aspirational, sometimes stigmatized ways. I detail these aspects of iAgent work in chapter six, which covers the relational work undertaken by iAgents to manage the models of expectation they held for themselves with various and shifting relationships with clients and family. If in rural Bangladesh outside work for women indexes poverty and low status, then from where did young women’s aspirations to pursue iAgent work come? I argue that the narratives of exemplary iAgents instilled in other young women the idea that this work could enable the fulfillment of kin-work expectations and the cultivation of ethical personhood. The broader narrative of this thesis concerns young women in Bangladesh who are increasingly pushed into risky projects as the social resources of kinship help and the NGO-development moral economy dry up.

The following section provokes thought about the microprocesses of how and why people form new aspirations to take on socially and economically risky work. The remainder of the chapter explores ethnographically the influences that shape young women’s decisions to

assume outside work and assign various meanings to it.

### *Empowerment and aspirational capacities in formation*

Did being an iAgent generate in people a cultural capacity to aspire and find pathways for their realization? Or was iAgent primarily a means by which already-aspiring young women pursued their alternate visions of the future?

White encounters this matter among women running successful small businesses who gain status and recognition: “It is difficult to distinguish cause and effect in this: it could be that more enterprising women take up businesses, and their centrality in the household derives more from their personalities than their business activities as such. The truth is probably that it is both more enterprising women who undertake such work and that they grow in confidence and recognition as their activities prove successful” (1992:77). Women who successfully convert microcredit into income-generating businesses are ones who typically already display autonomy in household decisions (as opposed to autonomy being a result of participation in microcredit *per se*) (Karim 2011:80). This observation holds implications for development interventions, as they may never reach their intended targets of women with the lowest resources and the highest constraints on their autonomy. Additionally, the idea that possessing aspiration and embarking in enterprise is linearly causative indexes an uncomfortable teleology that does not match empirical evidence. Many desperate people take on enterprising but non-aspirational projects as a way to endure, while others endure existing hardships as a means to fulfill an aspirational future. Neither case necessarily correlates with empowerment.

Perhaps, to investigate more deeply, do the normatively biased assumptions about the meaning of “empowerment” in Western notions of development enable iAgents to extend their horizon of articulate aspirations while simultaneously narrowing the set of aspirations upon which they are able to act? To what extent do iAgents’ pre-existing aspirations, being rooted in kin work and social relations, collective values, and religious practice become delegitimized as incompatible with Western notions of modernity and progress? In what ways can the iAgent case shed light on the political economy of aspirations? This thesis leaves open the psychological question of the origin of different people’s aspirational resources; instead it focuses ethnographically on the latter set of questions regarding the comparative power and limits to developing aspirational capacities. Later, I draw together the arguments of this thesis to show that the ability of iAgents to act according to their aspirations is limited by the social enterprise in crucial ways while it is expanded in others. Programs seeking to empower poor or powerless people must enhance their *relational* aspirational capacities, rather than individual and pre-determined ones. Empowerment in Bangladesh is thus not individual but relational due to people’s need for social connection. DIY-development projects’ misunderstanding of this fundamental matter renders them unable to live up to their discourses of achieving



empowerment through individual entrepreneurialism.

Wilson discusses the role of the “empowered” and “independent” direct sales distributor for multinational companies not only “as the key source of profit and growth, but also as the essential subject of the rationale and rhetoric of the industry” (1999:402). Why do some people, and not others, embrace this role and enfold it in their self-identity? She suggests that to answer this question, we need to recontextualize the notion of the “universal” entrepreneur in kin networks, gender norms, and social obligations. How do their subjectivities change as they progress in their work? Gardner, for instance, explains how access to different hierarchies of place affects migrants and aspiring migrants and their socioeconomic differentiation. Changes in access “have contributed to local imaginings of different places which, in turn, structure people’s aspirations and dreams” (Gardner 2008:483) as well as the subject positions that they tactically adopt in order to realize them.

I thus seek to shed light on what happens to aspiration and subject formation when people are brought into new social relations, made to reform existing ones, and expected to take on new subjectivities according to Western liberal notions of empowerment. The iAgent model is a useful case for examining the relational work of negotiating new collective horizons and competing models of aspiration. As they enter new domains of livelihood and relationality, iAgents must confront widely shared values as well as radically new ones. If they are to achieve their projects of social mobility while diverging from existing normative expectations, iAgents must find a locally compelling “palette of performances and precursors” to change the cultural framework and terms of recognition (Appadurai 2004:67). Later chapters on relational work explore these tactics further by examining iAgent practices such as self-representation and narration styles, wealth distribution, consumption patterns, and resistance to orthodox models of behavior (from both the community and the enterprise). For now, the relevance of this discussion is to provide a framework for thinking through women’s existing work subjectivities, meanings they attach to the hierarchy of outside opportunities available to them, and whether or not entrepreneurship expands or contracts their ability to cultivate ethical personhood.

#### MEANINGS OF WOMEN’S OUTSIDE WORK IN RURAL BANGLADESH

Women’s work outside the home is an expression of poverty and desperation in Bangladeshi villages. It indicates, as Taspia’s case shows, a last-resort option for families who must prioritize economic necessity over claims to dignity and status. Having described the range of traditional women’s work within the home in the previous chapter, I examine here the various possibilities for and common perceptions of work outside the home. I conclude by analyzing how the Western development injunction to “liberate” women from the home relied on and

reinforced the continuing need for the “traditional” woman and her household labor. This historical and contemporary context frames the opportunities faced by iAgents-to-be when searching for ways to safeguard their families from desperation.

A shameful act of non-household work, performed by the most impoverished women, is begging. Itinerant women, often widowed or abandoned, walk great distances to places where no kin live, so as not to damage their lineage’s reputation (Gardner 1995:71, 2012:236). Often in pairs, older women occasionally entered the homestead wearing faded *saris* with no blouses and holding rounded baskets. The baskets contained few items, sometimes a handful of raw rice and several folded *rotis* under a tattered piece of cloth, likely a retired *sari*. Taspia’s mother poured a cup of sugar into a fold of their *saris*, gave them a *roti* each, or put handfuls of uncooked rice in a bowl made from half a dried coconut, without any greeting, comment, or inquiry. On special days in the Islamic calendar, such as *Shabe barat* when people prayed long into the night, the homestead received a steady stream of beggars throughout the day. Allah is purported to have said that night, “Who wants forgiveness, I will forgive you. Who wants food, I will provide food.” Jorina spent the previous day pounding rice into flour and making a stack of rice *rotis* primarily for distribution to needy visitors. She explained that everyone always performs this task on this particular day, although she was unable to explain why. The practice of *zakat* is different from kinship-based patronage, in which a person supported “one’s own poor” (Gardner 1995) rather than stranger-beggars. This form of religiously sanctioned detached giving remained, while the personal ties of lineage seemed to compel people to help one another less frequently. People worried that the claims of strangers might become stronger than the claims of kin.

Hard manual labor was another opportunity for the poorest women. Taspia and I visited a brick factory, an industry that dotted the horizon along national and district highways in Bangladesh. The factory owner purchased red clay to be trucked in and deposited in mountains and then harvested and carried in round pans on the head for processing by diesel-fuel machine. The brick workers arrived at dawn and worked late into the evening for a daily wage of 130 taka (1.13 GBP). Only after I spoke with some of the workers did I realize that many of them were women. All workers wrapped cloth around their heads and faces, black with soot and dust. On top of the women’s normal clothes (*shalwar kameez*) they wore men’s *lungis* and button-up shirts. Shocked, Taspia asked them why they dressed this way, pretending to be men. They explained that they protected their clothes from the dust, but the heat of multiple layers made the full day’s work difficult. While they escaped dirtying their one set of clothes and avoided the indignity of destitution, the best available option was one that necessitated erasure of their gender identity.

For families without means of forging a livelihood in rural areas (that is, landless and without jobs), migration to Dhaka or other large cities provided a variety of opportunities.

People claimed, “There is money in Dhaka, but none in the village.” The main source of young women’s employment in the city was the garment sector, which experienced rapid growth from the 1980s onward. Shifts at the factories lasted twelve hours with one-hour lunch breaks and options for late-night overtime. Second cousins of Taspia from the same village stitched trousers on sewing machines for 5,000 taka (41 GBP) per month, along with 1,500 other workers on their floor and 6,000 in the building. Each hour, floor managers checked their rates of completion, which was stressful when workers suspected that they fell short.

Riya, an ex-iAgent in Lalpur, worked a three-month stint in garments after her secondary-school exams and before the results were released. She stayed with her brother and sister-in-law and worked in the same factory as they did. Life was difficult; they shared a room with twelve other people from five families and only one cooking pit and bathing area. During periods of heavy orders, in addition to normal twelve-hour shifts, they were required to work overtime, which sometimes lasted until several hours before the next shift began the following day. Because of her age and informal status, Riya earned only 900 taka (7.83 GBP) per month without overtime. Sometimes, as with Taspia’s second cousins, garment work was a whole-family strategy, but often only daughters were sent. The majority of female garment workers at this low level, despite their hopes, did not earn enough to save or send money home. (The better-paid floor managers and supervisors were predominantly men.) When Taspia’s second cousins heard about the Rana Plaza disaster in April 2013, in which over 1,200 garment workers were killed in a single building collapse, one of them said, “If that is to be my fate [*bhaggo*], it is the will of Allah.”

Taspia often rejected garment work as not suitable for a girl with middle-class aspirations such as herself, but toward the end of her iAgent work she confessed that perhaps garments would be better because she could earn a stable salary for her hard work, unlike in her role as an iAgent. While financial desperation characterized the main reason expressed by these young women for garment employment, as Taspia suggested, poverty alone cannot account for all narratives due to the economic diversity of the female workforce. Differences in their lives and circumstances also affected their perceptions of the nature of the work. Had they worked in manual labor previously, entered employment by active choice as opposed to a distressed sale of their labor, or secured the consensus of other members of their households?

On a trip to Dhaka, I visited Taspia’s first cousins, whose departure for garment work occurred while I was living in their village. Taspia’s niece, nine-year-old Sahara, worked in the Matador factory across the sludge lake over which her family’s housing colony perched. Sahara was the only one in the family to work in a factory, although Taspia and her immediate relatives thought everyone engaged in garment work. The two sisters cleaned houses and their husbands were rickshaw pullers, but the relational work of managing pride and shame led them to tell people that they were all garment workers.

Established in 1998, Matador Ball Pen Industries boasted being the largest pen manufacturer in Bangladesh, turning out 1.6 million pens per day for domestic orders and international export (Matador n.d.). Sahara understood how the company managed such high levels of output. Alongside many other young girls, Sahara worked twelve hours a day, six days a week, for 3,000 taka (25 GBP) per month. Her job consisted of putting caps on pens one after the other. If she did not work quickly enough, the floor supervisor beat her. She made *lathi*-strike motions with her hand and then reached tenderly for her back and shoulders as she spoke. When she tried to work more quickly, she stabbed herself with the pen tip and showed me the ink-filled puncture wounds on the thumb and index fingers of her left hand. Sitting on the bed, she demonstrated with a Matador pen by rapidly capping the pen just above her lap and then bringing her hands to rest on the bed with a light thump, palms up, and bringing them back together to cap the same pen again.

Sahara dropped out of fourth grade when her family moved to Dhaka. She missed her friends who continued their studies, and she lacked the time to make new friends in the city. She said that knowing exactly how her life would be made her sad. Without an education, she could never study further or obtain a respectable job, and she would never earn enough to arrange a favorable marriage, one in which she would enjoy the luxury of being a housewife. Comparing the futures of her ex-classmates with her own divergent future, Sahara experienced factory work as a severe contraction of agency and choice.

Working in a government service job as a nurse or teacher, as permanent, salaried, and high-status work (*chakri*), was highly coveted but nearly unattainable, primarily because of the need for higher education, personal connections with someone on the inside, and a hefty bribe to secure a position. The poor lack access to such networks and cash. Many NGOs fall prey to similar accusations. Riya tried for months to secure a job teaching at an NGO school in the river island areas, but someone low down in the NGO hierarchy required a 25,000 taka (217 GBP) bribe to pass her application upward. She eventually abandoned the idea because she could not pay the upfront investment, just as she had done with her iAgent work.

Caught by the unattainability of government, private, or even NGO *chakri*, and the social stigma attached to manual labor, young women joined iAgent as a seemingly acceptable compromise. The next sections explore their attitudes toward their work and ways in which they sought to recast their activities as projects of ethical personhood. These ways included differentiating themselves from home-working women as “lazy,” emphasizing the skills and experiences they gained, directing the proceeds of their efforts toward projects of family improvement, and renegotiating moral boundaries such as the meanings of *purdah*.

#### *iAgents’ perceptions of work as cultivating ethical personhood*

Ideas of economic growth that necessitate removing women from the home do not come only

from Western development discourse. iAgents themselves often criticized the current low status of women because, they reasoned, housewife work encouraged women to be lazy, unproductively quarrelsome, and perpetually dependent. After visiting a poor village for a group session, Rahela explained that areas such as that one remained “remote” because the agricultural land belonged to a few educated people, and everyone else was very poor. “In Bengali culture, people are lazy [*alosh*]. When they are uneducated, they remain that way. They do not work, especially not girls, who remain dependent on their parents until they become dependent on their husbands.” Rahela added that she was able to act independently only because she was working self-sufficiently as an iAgent—a role that came about through her own choice and action—and was studying for her college degree. Without one or the other, she too would be dependent. iAgents often explained that they possessed traits different from other women. They said they held a quality of mind/heart and ethical personhood that enabled the pursuit of dreams larger than merely following the paths laid out for them. Otherwise, they would be unable to fulfill kin-work expectations. They warned me not to visit remote villages alone, because residents there were untrustworthy, “unconscious” (or “unsensitized,” *oshosheton*), and lacked good mind/hearts because they did not work intensively to support their families.

Often, noises of a fight in the village erupted, perhaps because someone’s cow ate someone else’s store of hay or two brothers argued over land division, and everyone ran to spectate. Taspia criticized this feature of village life as unproductive and a symptom of the lack of other opportunities. “In Bangladesh, there is no work, no employment; there is only sitting and making quarrels.” A trenchant recrimination made especially of daughters-in-law was that “she is doing nothing, she is just sitting.” Nilufar, an iAgent in Lalpur, explained that a primary motivation for becoming an iAgent was to escape from a life of sitting in the homestead with her quarrelsome mother-in-law. “If I hadn’t become an iAgent, I wouldn’t be able to move around outside. If I would have stayed in this family all the time, there wouldn’t be any improvement for me. The day would be wasted in arguments. My mother-in-law is that type, as you know. Now, if there is any problem or crisis at home, I can go to the office or to meetings in the field.” Many iAgents considered a positive feature of their outside work to be their ability to escape confrontations and some responsibilities at home.

Yet the ability of iAgents to do their work relied on the labor power of kinswomen engaged in more traditional domestic labor. In many cases, working outside seemed to exempt them from domestic work, and other women were relied upon to take over those functions. When women married or assumed a female head-of-household role, in the rare cases that they could continue their iAgent work, they were expected to participate fully in both the public and private domains.

Unmarried iAgents were often swept into domestic work because they were perceived as

a flexible labor pool on the home front as well. Rimi, stirring chicken curry over a fire on a river island one day, commented with chagrin about how her boat trip across the river to register women for the Aponjon program was hijacked by her married sister's insistence that she and I eat lunch with them, thus leaving Rimi to cook the meal while the sister completed other work. Rimi laughingly called herself an "all-rounder" (English word), using a term with a usually positive connotation but delivered in an ironic tone of voice and a dismissive gesture that conveyed otherwise. Far from achieving women's empowerment, schemes for women to work outside the home do not often change gender relations. Instead, women's domestic labor continues to be treated as a subsidization of both productive labor and institutional processes of accumulation.

### *Subjectivities and the relational work of retrospective narrative*

I next explore the ways in which young women narrated their aspirational selves prior to beginning iAgent work. In most cases, they desired simultaneously to escape from the family's poverty and to help the family overcome that situation. Being retrospective reflections, these accounts are to be read as political projects of justification and self-crafting. Although women often rationalized how being an iAgent allowed them options in life, few if any iAgents actively sought out the iAgent project. They desired office jobs (*chakri*) instead. They learned about the opportunity and reacted to it without much understanding of what it entailed, which turned out to be a radical departure from their existing ways of working, being, and interacting.

Western (usually media and NGO) visitors' penchant for rags-to-riches turning-point stories as the dominant (Protestant-inspired) ethic of proving worthiness is a significant factor in the ways that some iAgents narrated their life stories. Their accounts became political projects not only of legitimizing their decisions at home but also of seeking additional resources and opportunities brought by powerful others.

Rahela described her pre-iAgent self:

Initially I suffered from poverty in my family, and I was not independent. If I went to school, I was allowed only if someone went with me. Otherwise my father did not permit me to leave. While facing this struggle, I wanted to be independent and do something on my own, walking with my own feet. While joining iAgent, I faced many challenges from my family when they did not allow me to take some training. Those days I stayed at my aunt's house and went to the training from there. I felt that in order to become independent I have to struggle, so if I am experiencing struggle then that's the right thing.

Struggle (*kosto*) and overcoming it featured prominently in iAgents' narratives of their past and referred not only to domestic housework but also to their efforts in pursuing outside opportunities such as schooling and employment. Riya's father did not allow her to continue her education because of the cost. She managed to convince the teachers to lend her secondhand books and waive the enrollment and examination fees until she entered grade six and the new teacher beat her. She learned to wait until he left the room before entering and reading from her

friends' books. Before exams, she bought a stack of discarded paper (usually purchased by itinerant hawkers to sell rolled-up cones of roasted peanuts) and copied notes from the textbooks. By struggling through adversity, she managed to earn satisfactory results and pass middle school.

Seeking to escape family poverty through self-initiative and a measure of independence, these young women also desired to use their new positions to help family members. Taspia oriented her life trajectory toward what would have the least negative impact (delayed marriage and therefore delayed dowry payment) and provide the most help to her family (earning money to build her father a shop). Rahela hoped that her siblings would never be lacking because their elder sister supported them. As soon as she paid back the money she borrowed from relatives to invest in her iAgent business, she increasingly used her income for household expenses and items for family members, who became dependent on her.

Projects for family improvement initiated by iAgents were not always successful. Dipa used her large savings from successful iAgent activities to help her brother seek work abroad, but in the end he was cheated of the 2.5 lakh taka (2,174 GBP) he gave to a middleman purportedly for his passport, visa, plane ticket, company fee, middleman fee, and bribes.<sup>30</sup> Each of these women spoke about iAgent work not as an aspirational end in itself, but as an instrument for accumulation that might be converted upward to more socially acceptable and economically profitable work such as NGO *chakri*, a family cattle-rearing business, a shop, and international labor migration. Only the first of these desired endeavors entailed independent work for the woman herself; the others were improvements in livelihood from the perspective of the household. By enduring and overcoming hardship, women situated themselves in structures of dependence as a patron, thus ensuring that those dependent on them would not need to face similar struggles. Thus, understanding the meanings of women's work requires contextualizing it in broader projects for the family.

These three cases illustrate the clarity with which iAgents were able to narrate their pathways, early aspirations, and capacity for persistence before assuming iAgent roles. They also show the centrality of kin work in projects of aspiration, which were possible only once iAgents were able to overcome significant difficulties.

#### *New work subjectivities, transformations in gender norms, and reimaginings of purdah*

Significant changes emerged in household obligations, social standing, and gender norms for successful iAgents, all of which occurred over long processes of negotiation and precedence-setting. Rahela's father tried to prevent her from working, but once Rahela brought home her first lump-sum income, 11,220 taka (98 GBP), and placed the money in her father's hand, he

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<sup>30</sup> Gardner (1997:109-125) provides an extended narrative of the experience of being cheated by migration middlemen.

changed his mind and allowed her to do as she wished. Rahela eventually saved enough money (40,000 taka; 348 GBP) to expand her parents' house and rebuild it from tin instead of thatch. She found herself in the unusual situation of being able to claim permanent ownership over the house after her marriage. The large room that was hers alone (which contained most of the furniture) would remain hers, and she planned to lock it when she was away. In Nilufar's case, it was prestige that accompanied income. Her mother-in-law did not cultivate an affective relationship with her until she saw how neighbors began greeting Nilufar warmly and praising her support of household expenses.

These first iAgents emerged into wider patronage and authoritative working roles outside the immediate family and beyond the direct mandate of their iAgent work. Rahela and Riya frequently accompanied relatives and neighbors to help them find jobs or negotiate bewildering bureaucratic processes in banks and local-government offices. They were expected to attend community programs such as educational festivals and official ceremonies, and at polling booths people assumed that iAgents were serving election duty (which is performed by government employees such as schoolteachers). Rahela was called to be a member of her primary school's managing committee, and several clients remarked during elections that if she ran for office, they would vote for her. In contrast to previous expectations of *shorom* (shame or shyness), Rahela boasted once that everyone was afraid of her. After meeting me at the train station one day and riding a rickshaw cart home, we encountered a policeman who had recently been posted to the area. He rode behind us slowly on his motorbike, eager to chat. I joked that he was our new bodyguard, and, after laughing self-indulgently, he off-handedly commented about how Rahela must be afraid to travel by herself and how brave she was to meet me at the train station alone. Rahela shouted at him, "I'm not afraid of anyone at all. Everyone is afraid of me!"

iAgents also vociferously rejected differences in gender worth and standards of behavior. When Jorina's sister-in-law commented that she had produced two sons (thereby displaying her strength and energy) and asked sneeringly what Jorina would do in old age without sons, Taspia yelled back that she (Taspia) was able to do anything that boys could do, and she had already accomplished more than her male cousins had done. In another instance, I was walking back to the ferry with Rimi and Brishti after a day's work on a river island when Rimi received a call from a "wrong-number friend." He asked with whom she was spending her time and what she was doing. She replied that she was walking with two girlfriends across an island. He must have expressed a negative reaction because Rimi replied, "What?! So you boys can go around independently with your friends but not us girls? Of course we can. Watch us."

Young women in the beginning processes of becoming iAgents were shy and hesitant to speak with people they did not know, thus making it difficult for me to understand their motivations. Experienced ones explained that they too had felt shame (*shorom*) when they first



joined. Some used to wear *burqas* whenever they left home. Several had never been outside of their homestead alone, a stark difference from their current lifestyles. The notions of *shorom* and *purdah* were central in the pre-iAgent subjectivity of these women. Physically, the concepts meant that women should remove themselves from the public eye and wear appropriate, concealing dress in the presence of non-intimate men. Behaviorally, they necessitated a shyness and modesty that indicated a voluntary defense of honor and purity. Once the iAgents gained more confidence and experience in their work, they reflected on the contemporary relevance of strict notions of *purdah*. iAgents' modern interpretations of *purdah* and its implications for their ability to perform outside work illustrate the relational work the women perform to negotiate moral boundaries and assert the integrity of their behavior.

To iAgents, who did not stay secluded in the house, and few of whom covered their heads outside, *purdah* meant having "a fresh mind" (*mon fres*), rather than merely displaying physical representations. Taspia did not consider that covering was necessary for her if she cultivated a fresh mind/heart, was not greedy, and worked hard. The prophet had decreed a long time ago that *purdah* meant a physical curtain or covering separating women from male strangers, and what remained important today was the metaphorical protection of the mind/heart and resulting modesty of behavior. A *burqa* was unnecessary if one's interior state was pure. Rahela explained that in Islam, girls should wear *burqas*; cover their mouths, hands, and feet; and wear no jewelry. They should pray, serve their husbands in their in-laws' home, and perform housework. When I asked her if iAgents experienced problems when they left the home and lived a life different from her descriptions, she replied that she did not behave badly, was modest and hard working, and helped people. In performing her work outside, on a bicycle and with unrelated persons, she actively defended her family's honor by lifting their status and preventing them from falling into poverty.

## DISCUSSION AND CONCLUSION

These two chapters on iAgent kin-work and ethical self-making projects inside and outside the home demonstrate how women identified, rejected, and attempted to resolve the problems of eroded values in their communities through everyday ethical practice. Pursuing work as iAgents provided them with a means to support their families in ways that other people no longer did. By departing from social norms concerning appropriate livelihoods for women, iAgents were spurned, but, in the narratives of exemplars, economic success led to acceptance back into family and community and reshaped values about gender roles. They were able to find a locally compelling "palette of performances and precursors" (Appadurai 2004:67), such as choosing to understand *purdah* as an internal state of purity rather than physical seclusion, which can be read as an act of agency in validating their choice of undertaking outside work. With their first

significant savings, most pilot-model iAgents in Lalpur built shops for their fathers and brothers, renovated or rebuilt their parents' houses, and supported their siblings' educations and attempts to buy their way into *chakri*. They desired extra-household work so they could become independent in the sense of *not depending on* anyone, and they invested their money in ways that made other people dependent on them and incremented their own social standing.

This chapter considers the act of taking on iAgent work as a risky endeavor, embarked upon and situated in a generative but ambivalent kin-work project and within a broader set of aspirations. These notions of desirable futurity, held by newer iAgents recently commencing their work, were influenced by multiple factors. The conditions of poverty in which these women and their families lived provided motivation to seek pathways out, and TIE targeted desperation as an internal quality of young women to ensure their commitment to working hard. Thus, I consider iAgent first as a project of endurance, following Povinelli, constituting a central part of aspiration. For these young women, the components of endurance were engaging in hard work (*porisrom*), accepting the attendant struggle ("suffering," *kosto*, valorized in Islamic models of feminine labor), cultivating patience and a good mind (*mon bhalofres*), and accepting divine judgment ("fate," *bhaggo*). These qualities were central to iAgents' discourses of agency and success. The women's notions of proper work outside the home were influenced by their ability to act virtuously and were informed by existing forms of exploitative female livelihoods, such as begging or hawking and factory work in Dhaka. Stories of oppression and shame served as counternarratives to aspiration.

At the same time, nationalist and development projects about women celebrated the contribution women could make to domestic (in both senses of national and household) economies, and Protestant-ethic-inspired DIY discourse resonated in particular ways with the vernacular, Islamic moral valorization of diligent work for women. The success stories of first-generation iAgents served as exemplars and positive models of aspiration for later-generation ones. Yet, as the remaining chapters show, new iAgents encountered aspiration as a problem when their personal experiences did not match those of their role models. Thus, the role of fictional figures such as iAgent Mita and the "best case" practices of iAgent Rahela and others illustrate the performativity of exemplars in sustaining systems of inequality.

The next chapter handles the less emancipatory implications of iAgents engaged in the for-profit license model of the social enterprise. In Amirhat, when iAgent work impinged on the ability of young women to be good persons in the world, they quit to avoid "future damage" to themselves. There, iAgent participation did not translate into mobility capital, and iAgents were not able to work on terms that enabled them to improve their families' quality of life. They suffered physically and often complained about becoming thin and charred by working all day in the sun. "The body is not merely a site of suffering but the space and medium through which one can articulate the experience of the self" (Rashid 2007:120, drawing on Kielmann 2002).

The women's comments invoked the punishing and unequal circumstances that depleted their bodies of vitality and power.

The extractive work of the organization took physical, mental, and financial tolls on iAgents, and it also began to instill in the women the negative values they sought to act against from the beginning. Caught in desperation mode, they began quarreling among themselves, which aroused feelings of jealousy and self-serving behavior. Spending entire days working futilely at their jobs, they missed out on their college educations. Not having yet reached social acceptance of their activities (riding bicycles, traveling alone outside the village, being perceived as hawkers), they were unhappy about others who judged them unfairly. Not having yet reached financial success, they failed to contribute income to their families, and they did not participate in household work.

Worst of all, if they could not repay their bank loans, a burden equivalent to an extra dowry payment would fall on their parents, likely causing the family's ruination. What they experienced as a result of the iAgent program was severe disconnection, not connection or empowerment (Gardner 2012). Unlike successful iAgents, whose initial experiences of ambivalence were partially resolved by their enhanced ability to fulfill kin-work expectations, the competing subjectivities of Amirhat iAgents began to rend their social worlds apart. When Taspia finally decided to resign from her iAgent work, she resolutely stated, "I know well that if I stay I will be destroyed by such a little laptop. I cannot spoil my life because of this laptop. I cannot leave my future to be ruined."

CHAPTER FIVE  
MARKET DEVICES:  
THE MAKING AND UNMAKING OF iAGENT ENTREPRENEURS

The scene opens with an aerial shot of a green-painted tin-roof house in a rural Bangladeshi village. A woman in a uniform—a long teal tunic, yellow trousers and scarf, and a white broad-billed cap—wheels a bicycle from the house’s courtyard and moves off the screen. In the next shot, she is cycling on village roads bordered by lush green banana and jackfruit trees, tin and thatch houses, ponds and paddy fields. She passes women in *saris* with the long ends pulled over their heads, a man in a *lungi* alongside a cow tethered to a rope, and a cycle-rickshaw driver pulling a cart laden with passengers. The woman in her bright colors and iAgent-branded outfit presents a vivid contrast to the people around her wearing muted and many-times-washed garments. Against the background of a stringed instrument playing repetitive and melancholy notes, a Bangla-speaking voice narrates:

“For an iAgent to carry out her activities successfully within the timeline, it is very important that she prepares a correct daily plan. By following the appropriate plan, an iAgent can increase her earning. Now we will see iAgent Mita’s everyday activities and daily work plan.” The dynamic scene fades to a black title page announcing “iAgent’s Calendar.”

We return to iAgent Mita’s house, where two small girls with backpacks approach her doorstep. In the bottom left of the screen is a cartoon analogue alarm clock with a wedge of time shaded in green. The narrator tells us, “Today is Sunday, the first week of the month. 7am-8am: A few students come to study with Mita.” We see Mita feeding the fire to boil rice and then approaching the porch to show cartoons on her laptop for the children.

A fade out, and Mita is cycling near a pond. “8:45am-10am: Mita *apa* [elder sister, a term of respect] is headed toward Ghuredaho village, where she will visit a few houses to provide assistance and sell some products.” In this way, we are brought through one- to two-hour increments of Mita’s day, helpfully illustrated by the shifting green wedge on the cartoon clock. Mita conducts a women’s information session about the government stipend women can claim during pregnancy, sells detergent sachets to her group members, tests a weekly customer’s blood-sugar level, brings two of her women’s group members to the Union Parishad (the smallest rural-administration and local-government unit) to inquire about their stipends, and conducts a farmer’s session to discuss crop problems and sell them seeds. Back home, from 7pm, she plays Bengali television serials for her neighbors and prepares printed passport photographs ordered by customers for her brother-in-law to deliver the next day. Her husband present, she records the entire day’s income. Then she prepares her sessions for the following day and packs her bag with the relevant equipment so that she can go to bed, precisely at midnight, prepared for the next morning.

As if we do not already feel exhausted by watching “the daily activities of Mita *apa*’s life,” we now see a yellow-lined piece of paper with four columns drawn down the page. We are instructed: “She has identified four planning elements: When it will happen, Who will do it, What needs to be done, and Where it will be done.” These titles are written as column headings. The filled-in sheet lists the time periods that the video narrated with descriptions of her activities. “This is how an iAgent can plan the daily activities for the entire week. As an iAgent, you should schedule your daily activities in this way.”

The video rolls credits. The facilitator pauses it and, fumbling, minimizes the screen. He turns to the group of ten young women who slouch in their chairs with wide-eyed looks, pens in hand but nothing written in their pristine notebooks. “What could you understand from this video?”

## MARKET DEVICES

This chapter explores the market devices employed in the creation of microentrepreneurs who are targeted as both objects and agents of economic development. It details the work of “practical mechanisms, devices and apparatuses through which the authorities of various types seek to shape and instrumentalize human conduct” (Inda 2005:2; also Schwittay 2011a) and to install the aesthetics and rationalities of the iAgent network. The iAgent for-profit scale-up model, implemented at the Akaas Center for Rural Upliftment (ACRU) NGO in Amirhat subdistrict and in nine other locations in Bangladesh, comprised a number of players organized in a multi-tier license structure. Technological Innovation for Empowerment’s (TIE) private-limited corporate arm, Sustainable Sourcing International (SSI), licensed the iAgent brand through a hub-and-spoke model. Local organizations across the country (serving as TIE’s Rural Information Centers) recruited young village women to be licensed as iAgents and to serve in a rural distribution capacity. iAgents were required to assume a 75,000 taka (652 GBP) loan from the National Bank to invest in their training, equipment, and other start-up business costs. The for-profit license structure was the second of three iAgent models with which TIE experimented during the research period (April 2013-July 2014). This market-driven second model was an attempt to scale up rapidly the “successful” but donor-driven pilot project, which was initiated by Rohan Alam, the iAgent team leader, and was taken forward by Rohan’s TIE colleagues.

This chapter draws primarily on data from Amirhat subdistrict, where the for-profit model failed, which implicated one center and its ten licensee iAgents. I show that market-based development models—by rendering important social and political contexts invisible while manipulating economic and technical indicators as devices of detachment—will systematically fail to achieve the empowerment objectives they claim. Yet my argument extends beyond the fact of their inability to translate communicatively into reality. To contexts of development, I

apply Callon's (1998) and Mitchell's (2007) observations of the performativity of economic models in the formation of markets. Models in development, while not offering accurate representations of reality, do enable the extension of sociotechnical practices that are not necessarily markets but instead patron-clientalism. The ambiguities that these disjunctures produce also enable the model to sustain its market representations. Thus, a development model "should be analyzed not in terms of the reality it represents (or fails to represent), but in terms of the arrangements and exclusions it helps to produce" (Mitchell 2007:244). I demonstrate in this chapter that market models achieve effects of exclusion not only through their market devices but also through the personalized politics of the people who constitute the model's network.

Examining a case of accelerated failure yields insights into the mechanisms by which key social effects occur and foregrounds processes of exclusion in sharp relief. The nine other license-model and two pilot-model locations continued to operate, fraught with many of the issues encountered by the Amirhat participants. Simultaneously, TIE planned its further iAgent expansion strategy with new partners and tested new models. It joined a host of other DIY (do-it-yourself) development experiments that bring market orthodoxy to the center of development and administrative practice.

Anthropologists describe forms of DIY development as institutional assemblages that seem to align the objectives of businesses, governments, and development organizations and bring them into new forms of interaction (Ong and Collier 2008; Schwittay 2011a). As development problems are increasingly defined through a market lens, development solutions concentrate on the concept of "inclusive markets." Practitioners and some scholars adopt a "residual" approach to poverty that assumes that people are poor because of their inability to participate in mainstream capitalist markets (Mosse 2010). In the context of the privatization of state services, citizens are recast as consumers. Enfolding previously marginalized people in the ambit of global markets requires markets to expand their frontiers, where they find customers and workers lacking the right "habitus" (Bourdieu 1977). To turn a profit among people with little disposable income requires exploiting their large numbers and relative density as well as replacing "local inefficiencies with global business dispositions" (Dolan 2014:8; a central project of management "guru" C. K. Prahalad in his book, *The Fortune at the Bottom of the Pyramid: Eradicating Poverty Through Profits*, 2006).

While previous anthropological engagements with DIY-development projects focus on how products reshape consumer practices (Cross and Street 2009; Errington et al. 2012), Dolan (2014) shifts attention to how management techniques render objects and people legible to corporate capitalism. By "studying up and through" (Wedel 2004), meaning among the elite and middle-level management people involved in these businesses, Dolan encourages us to look at the mechanisms that serve to enact and produce new forms of economic and moral action

among them. While legibility and disciplinary control form the surface-level intent of such mechanisms, I argue that the cultivation of ambiguity, detachment, and ignorance, as ways to block the flow of information, frames moral action and allows these models to work. Through a close examination of the market devices used in the making and unmaking of iAgent entrepreneurs, I illustrate three theoretical insights.

First, models do not translate communicatively into social reality. To enact the model's prescribed behavior would be to deny central aspects of human sociality such as engaging in the relational work (Zelizer 2012) of renewing non-economic ties. Examples include incongruities between and among the times of loan-repayment schedules, income generation, and social reproduction. The success of these models is thus underwritten by poor people's struggles to mediate the disjunctures between project imperatives and everyday lived realities.

Second, market devices do not act by themselves. Rather, they are vehicles for people to enact class, status, and gender politics. I show how documents are only as powerful as their wielders, and acts of training can be read as political and ideological projects of dominance. As an anthropological object, training can be apprehended as an artifact that conceals the contradictions of the project while appearing transparent (Chong 2012). Modeled as a market device of conversion to a transactional and impersonal relational economy, the training involved here amplifies class difference and ideological relations of domination. This focus on interpreting economic activities in terms of the social and political claims people make on one another draws on a relational-work reading. It avoids reifying a boundary or "actor interface" (Arce and Long 2002; Rossi 2006) between TIE and iAgents that is mediated through devices achieving varying degrees of subjectivity reformatting. Rather, I examine these techniques and iAgents' responses to them as political projects of defining and contesting hierarchical relationships of power. Thus, to advance Riles' (2000) model, if training is an artifact that perpetuates the network by allowing it to reflect on itself, then considering the class and gender features of network actors is essential for understanding the network's particular aesthetic and the types of relational forms it produces.

Third, market devices used in installing transactional relational economies perform the work of creating as well as breaking relationships. I show the role of misinformation and misrepresentation as necessary in building market relations, especially when different social values and moral economies characterize each side of the exchange. The will to misrepresent and the cultivation of ambiguity (McGoey 2012a, 2012b) show opposite effects to a communicative model. Devices of detachment (Cross 2011) are responsible for disavowing former affective patronage relations (and thus violating the moral economy of NGO development in rural Bangladesh) and denying accountability for negative outcomes.

In the following pages, I substantiate this critique of the market device concept by moving away from existing work that focuses on the translation processes that devices are

meant to perform. Rather, I accentuate the social complexities and forms of selfhood that are generated in parallel with such processes.

#### THE MAKING OF iAGENTS: “THE ENTREPRENEURIAL CONVERSION”<sup>31</sup>

Anthropologists explore the transformative effects of interventions in the contexts of corporate-social responsibility, ethical governance, codes of conduct, and labor standards, “Yet few scholars have questioned what such codes and standards ‘do’ to the companies and workers on whom they are imposed. What sorts of work regimes and industrial disciplines do they produce and what sorts of ‘values’, ‘workers’ and ‘persons’ do they seek to engender?” (De Neve 2014:186; but see Blowfield and Dolan 2008; Cross 2011; Dolan 2012, 2014; Dunn 2004, 2008). Rao and Hossain (2012) emphasize the way in which training and learning are embedded in practice (Bourdieu 1984), change or reproduce structures of power (Street 1993), mediate relationships between local and global actants (Lave and Wenger 1991), and constitute gendered identities (Willis 1977). As Julia Elyachar’s (2005) work also shows, the new NGO projects of what I have termed do-it-yourself (DIY) development were “designed to produce and maintain economic agents capable of having projects and taking responsibility for their debts and profits” (Çaliskan and Callon 2010:14).<sup>32</sup>

In representations of “fully trained” iAgents found on TIE’s website and in popular media outlets such as the BBC, Al Jazeera, and European documentary films, we are moved by stories of empowerment and personal transformation that are *primarily sociopolitical in nature*. They describe the familial resistances, social stigmas, and cliental dismissals of their “knowledge” that fledgling iAgents supposedly overcame. By contrast, the visual representations of iAgents in the training videos show a more mundane and technocratic process of becoming. Each iAgent must undergo personal transformation, after which she becomes “charged with the responsibility of bringing about a second order of moral transformation, that is, serving the wider societal project of ‘good growth’, a double moral injunction for the ‘poor to help themselves [*in order to help*] the economy” (Dolan 2014:12, drawing on Elyachar 2002:500).

The four-minute video described above is part of a series featuring Mita and her constellation of family members, neighbors, clients, and center staff, filmed for the purpose of training newly selected iAgents in the habits, dispositions, practices, and bodily routines of their new work. The dozens of other videos in the set covered topics such as “Group Formation and Session Conduction,” “Promotional Activities,” “Income Generating Plan,” “Doorstep Sale of

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<sup>31</sup> Dolan (2014:8)

<sup>32</sup> Other projects of subjectivity-molding in rural Bangladesh inculcated different sets of modern norms. Devine and White (2013) show how volunteer traveling missionaries (*chillas*) visited local mosques to give training on Islamic practices and values such as embracing hard work and discipline, helping others, building truthful relations, prioritizing life toward religious concerns, and implementing an austere lifestyle. Says a participant, “The *chilla* teaches us to be modern in the right way” (2013:142).



Goods and Services,” and “Daily Accounting and Savings.” Separate from the training for the actual services that the iAgent would provide (such as how to operate her laptop and modem to initiate a Skype call, conduct a blood-grouping test, and advise farmers about fertilizers), these topics covered the *ways* in which she should provide those services. These ways included both the outward presentation of herself to clients and external others as well as the internal habits and practices. They comprised a continuous set of idioms, procedures, and artifacts for inculcating self-responsibility and maintaining time, financial, and documentary discipline with which she should align herself to the ideal of the iAgent, exemplified by Mita.

The fact that iAgents participated in training was not unusual in itself.<sup>33</sup> The young women and their parents had undergone similar training sessions offered by NGOs. The skills they learned differed; rather than how to rear ducks or how properly to wash their hands, as they learned in NGO training camps, iAgents became proficient in using Information and Communication Technologies (ICTs). Yet this new set of training was striking in that the women also had to learn *how to be*, such as approaching clients with professionalism and planning their words before raising their hands to speak in a meeting.

Despite their initial reluctance to discuss the video in the local NGO center’s classroom setting, the iAgents commented extensively about it after the trainers left the room. “How can these be ‘the daily activities of Mita *apa*’s life’? Having this busy schedule, how will she fit in bathing, eating, resting, and visiting her parents’ home?” “When will she find time to wash her uniform if she must wear it every day?” “Won’t her mother-in-law slap her for being out of the house all day long?” “Working from morning to midnight...even garment workers don’t labor for so many hours, and at least they are not turning black in the sun!”

Taspia interjected, “We know this is only *cinema* anyway. *No one* in the village behaves like that.” Indeed, in each shot of Mita conducting group sessions, her members sit in orderly rows, backs straight, with fixed half-smiles and a forced concentration *not* to look at the camera, as they no doubt had just been instructed. In this performance, the participants acted as stylized versions of themselves, all sociality and personality stripped away in this rendering. As Taspia correctly identified, the cinematic representation enacts a model, with the messiness of life redacted. The ideal version of Mita succeeds because she inhabits a model version of the world. The exemplar may fool the foreigners being wooed for resources, but the recently selected iAgents were fully aware that life does not work in the way depicted, and Mita would fail in her endeavors if she ignored all those aspects of reality. Fed up, Taspia summarily dismissed the topic by using a pun to call Mita “false” (or “a lie”; *mitha*) and an “animation

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<sup>33</sup> Training regimes are continuous with long-used methods in development and in the public and private sectors, especially as Bangladesh increasingly fashions itself as a neoliberal state and franchises out state services (see Lewis 2011).

character like Meena,”<sup>34</sup> and she stormed out of the room.

Yet while they rejected the authenticity of Mita’s representation of her work, iAgents remained intrigued about how she had managed to become so successful, and they were determined to learn the real secret behind Mita’s prosperity. The model did not need accurately to portray reality to stimulate new behavior and action. A few days later, the iAgents were back in the classroom, learning how to write weekly plans. “Like any other socio-technical *agencements* [assemblages] involved in a process of economization, markets contain devices that aim at rendering things more ‘economic’ or, more precisely, at enacting particular versions of what it is to be ‘economic’” (Muniesa et al. 2007:4). A key aspect of endorsing these Mita-models of being more “economic”—with her time, movements, and relationships—is the assumption of a disembedded apolitical social field in which these new entrepreneurs are to begin their work.

Paradoxically, these interventions were framed around solving a set of socioeconomic inequalities (albeit externally defined). They implicitly relied on the sociopolitical embeddedness of the entrepreneurs, who were selected and molded for their ability to “parlay their social relations into hard currency” and to “mobilize affective ties and social collectivities as a source of economic value” (Dolan 2012:6). Like the instrument of Mita used on the new iAgents, Dolan’s interlocutors show her how, “through the allure of wealth, these techniques ‘detach’ women from the constrained world of their present, enabling them to envisage a self and a future full of possibility” (2012:7). While exercises in imagining future success may simulate this effect, an entrepreneur does not ever actually become “detached” from social fields, and especially not from the constrained social world of class-based and patriarchal NGO training sessions. Rather, the *process of treating her* as operating in a sterile social milieu in itself performs the relational work of obscuring the actual relationships that mediate her activities, of denying the social labor that goes into producing economic value for the institutional assemblage, and of disregarding that other models of expectation are operative on her. Described in another way, the idealized model she is meant to follow becomes abstracted or disembedded “not exactly ‘from society’ – because abstraction is in itself a social operation – but from other agencements which were probably less economic” (Muniesa et al. 2007:4).

Yet the iAgent acts in a social world in which the trainers themselves exert their class and gender ideologies through the devices of training and disciplining, and thus the actual rendering of these subjectivities is more complex. The training is a process of re-inscribing her relationships as pure economic potential (thus concealing sociopolitical qualities) to extract value from them and also to eschew responsibility for the conflicts in which her new positioning might place her. It is a device that allows people to see only some kinds of

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<sup>34</sup> Meena is a cartoon character who stars in the UNICEF-produced South Asian children’s television show by the same name and educates children about topics such as health, gender, and social inequality (UNICEF n.d.).

information and to ignore others in a deliberately misrepresentative and non-communicative way. The ways in which TIE and center members analyzed the challenges of iAgents as merely technical and internal is a recurring theme ultimately resulting in the institutional denial of responsibility. Below I examine specific market devices, the entrepreneurial subjectivities they are meant to inculcate, and the relationships of inequality through which the devices are mobilized.

*Financial self-discipline, ethical personhood, and the moral injunction of hard work*

While iAgents' objections to Mita reveal their notions of a good life and what it means to be a successful woman—and how that differs from TIE's model of successful entrepreneurial womanhood—the focus here is on the processes by which TIE attempted to reshape young women in Mita's image, or rather in the particular economic dispositions and performances embodied by Mita. These processes meant attempting to colonize the subjectivities of the women who became iAgents in order to outsource to them not only their own development but also that of their communities. They are meant to be (but never fully become) “actively converted into entrepreneurial subjects through a set of ideological and material practices that aim to produce and hone the requisite traits of industry, market discipline, and entrepreneurial distinction to succeed in global business. It is through this process of subject-making that business brings into being the new development entrepreneurs” (Dolan 2012:3). Dolan describes how entrepreneurial cultural repertoires are enforced similarly across DIY development projects, including Avon Ladies in South Africa, Catalyst commission agents in Kenya, and CARE/Unilever distributors in Bangladesh (Dolan 2012, 2014; Dolan and Johnstone-Louis 2011; Dolan et al. 2012a). Entrepreneurial ethical traits are most centrally characterized by the virtuous subjectivities of embracing responsibility, competition, and risk. They involve the discursive practices of self-transformation and cultivating the capacity to aspire, namely to envision a future and engage in forward planning (Appadurai 2004).

While the intended self-transformation often refers to the specific material and social dreams of the entrepreneur (material wealth, status, prestige), to achieve them also requires an internal and *moral* transformation and a set of daily embodied practices and dispositions. Dolan describes this second set of transformations as “conflating a Protestant work ethic with a neoliberal emphasis on the self-regulating subject” (2014:11). While DIY development is rooted in Protestant-ethic-inspired values, the history of NGO “training” in Bangladesh since before Independence also indexes the ideological projects of class. The refusal of subjects to be converted can be read as resistance to such exercises of power. In addition, female subjectivities have been shaped in previous eras and by various institutions such as nationalism, Islam, and gendered domestic industry (such as garments) (Jeffery and Basu 1998). The entrepreneurial imperative of newer DIY-development models is but one of many influences on notions of

successful personhood.

The techniques and devices of intended entrepreneurial conversion described here include taking on financial and work discipline, business and management logics, and, crucially, debt. I begin with the processes, from recruitment and selection to training and disciplining, used to inculcate these characteristics. According to Mita in her introductory video, “Without being trained, this work cannot be possible.” Some of these techniques (such as recruitment procedures) were continuous in both pilot and for-profit stages of the iAgent program, while others (such as formal-sector debt) were newly introduced for iAgents recruited after 2012 in the scale-up locations.

### *Recruitment and selection*

Despite TIE’s stated focus on the role of information in empowerment and poverty alleviation, little accurate information was provided to iAgents at any stage of their work process, especially when they first joined. According to Rohan Alam, TIE defined a formal recruitment and selection process for attracting the kind of girls who could most easily be constructed into new iAgents. To advertise the iAgent position, the local center hired cycle-pulled carts to travel through villages announcing a pre-recorded promotional message over loudspeakers. Staff built rapport with women’s colleges. In promotional material and verbal explanations, TIE specified that it was recruiting young women who were currently enrolled in or had already passed high school or college. They should display quick learning ability, patience, confidence, understanding of the community’s problems, basic business sense, and support from their families. Most importantly, they should be sufficiently needy economically so that they would remain committed to working hard in the program.

In the selection procedure for both pilot and license models, Dr. Adnan Khan boasted a scientific and objective process by which applicants would be evaluated by a range of “stakeholders” (TIE staff, center staff, local government officials, local NGO leaders) based on seventeen scored criteria about family and personality traits, knowledge, and the outcome of tests and tasks. (For instance, being able to replicate the folding of an origami bird after having watched a video of someone doing it once displayed “quick learning ability.”) TIE leaders asserted that, through the long recruitment process, they helped iAgents to know exactly the type of work they were agreeing to perform. In license-model locations, TIE staffers claimed that iAgents were aware that they would need to invest their own money from the beginning, and the program promised them training sufficient to grow their businesses.

TIE legitimized its activities through this semblance of technical and scientific process, from its initial problem-defining research and theory of change (lack of access to information being the key driver of and therefore solution to poverty) to the codified checklist of desired iAgent characteristics and intricate scoring rubrics. These procedural devices performed the

relational work of hiding dynamics such as power imbalances between interviewers and interviewees and the lack of safety guarantees for applicants. Young women became reduced to an aggregate set of numerically additive characteristics (although in the actual selection processes, the subjective feelings of panel members played a significant role). Information, when provided to iAgents, came packaged in forms incomprehensible to them (such as legal documents), but forms that enabled TIE staff members to claim that technically it had provided full disclosure. TIE relied on obscuring and manipulating information flowing to iAgents in order to shape the women's behavior in ways beneficial to the organization.

iAgents' stories about the techniques used to recruit them varied from the official narrative. Women first learned about the project from recruitment campaigns conducted by the information center, through the center's other NGO activities, or through a relative or neighbor who was an iAgent client. iAgents who learned through formal recruitment strategies were all pilot-model iAgents, but they were the applicants who knew the least amount of correct information (and the most misinformation) about the project by the time they joined. They thought they were applying for salaried office jobs (*chakri*). Most iAgents were not aware that they needed to make a financial investment at the beginning of their work, and some accordingly were forced to drop out.

The Amirhat center told the future iAgents that they would receive a 1.5 lakh taka (1,304 GBP) loan from National Bank that the office would repay. Taspia recounted how center staff members visited her village to recruit young women. They said that, from the loan money, iAgents would purchase equipment with which to educate villagers. Soon Taspia and other girls were called to the center to receive training about computers. The sessions were free, and no further explanation about the iAgent program was offered there. "My family could not afford the costs [of transportation to the training sessions], but I went after all. I thought that truly they would give me this much money, and then I could give it to my father and tell him to build a good business with 1.5 lakh taka." Only after the iAgents were finally selected did the staff tell them that they would need to redirect their new incomes to pay back the loans.

Other iAgents learned about the opportunity after visiting the center for other work. One woman's relative had been a leader of a women's savings group that the Lalpur center had formed, and she advised her to visit the office for a job. The center's executive director, Shorif, instructed her first to learn how to use a computer at their training center. "They said, let's see after a month which job you can do. After a month he told me I could be an iAgent. I told my husband that I'll do it, but I don't have any interest in this job. I still want an office job because I don't like going out to do fieldwork. But because of my family's financial crisis, I must." Another woman participated in a teacher-training workshop at the center, where the staff told her to apply to be an iAgent, but, not participating in any standard recruitment process, she never received information about the program until after joining and meeting other iAgents.

The misrepresentations (what economists at TIE called “information asymmetries”) cultivated by TIE and the centers formed a central part of their recruitment strategies. By providing less clarity in the beginning, the project staff was able to attract these women through their need-based aspirations and assumptions about the intended work. Once the women were invested in the process, often after passing many hurdles (trainings, exams, interviews), only then did the project staff clarify the procedure. The reliance on ambiguity and misunderstanding was a device that helped enfold women in a process they did not initially understand, until a relationship was cultivated, time and aspiration were invested, and the women were rendered more malleable to different ideas and work modalities. Full information disclosure might have prevented the program from operating; misunderstanding and uncertainty performed the relational work of drawing participants together. This cultivation of ambiguity, in ways productive for building the project but that rely on inequalities in knowledge and power, is an example of how this analysis differs from academic communicative models of market formation.

### *Debt*

Debt was the main market device operative in the construction of the new iAgent. Mita hints at the way this process works in her introductory video, yet her description conceals the binding nature of debt and instead focuses on her supposed independence. “By my own investment of money, I buy the equipment and work at the field level. I do not work under anyone. I rely on my own knowledge, time, and hard work. I am not required to share my earning with anyone. Whatever I earn, whether less or more, it belongs to me. And for these reasons I call the profession modern and independent.” Mita highlights a central tenet of global capitalism—self-exploiting labor responsible for its own reproduction and own success or failure. More practically, the financial investment of which she speaks is not precisely her own but was borrowed from kin and from the bank. Of the 1.5 lakh taka (1,304 GBP) she required upfront to become an iAgent, a small portion came from her husband’s savings, and the remainder she took from the National Bank. While the business may be hers, the real iAgent acting as Mita is still subjected to the social and legal obligations of return encoded in the act of borrowing. Her earnings are not fully her own, because the bank also has claim over them.

Anthropological accounts of the moral economy of credit and debt show that not only official financial indicators but also culturally constructed, non-material criteria are used to assess households’ creditworthiness (Kar, forthcoming; Schuster 2015). In this case, desperation was an important factor in selecting iAgents to receive loans, as was their legal-document illiteracy and their dependence on male guardians such as fathers, brothers, and husbands. In other contexts, these characteristics might speak *against* credit worthiness, but TIE staff members were confident that these qualities would contribute to young women’s

malleability to be enfolded in the program and to accept TIE's direction.

Mita describes how she earned only 2,000 taka (17 GBP) in the first month because people did not want to give their time to receive her services. The center employees instructed her husband to help, and, after that, her income increased over the year to 15,000 taka (130 GBP) per month. Mita glosses over the problematic period in the first four to six months when she might make as little as 2,000 taka and need to pay loan installments of more than that. How would she cope in that situation? In the real world of the scale-up-stage iAgents, the process of entering into the loan agreement with National Bank was highly problematic, procedural but lacking in substance and comprehension. The process was dominated by documents, the mere presence of which was assumed to be sufficient for the young women to make an informed choice about signing.

The candidates initially completed two forms, a "Start-up Costs" form and a "Projected Income/Expense Statement" for the first twelve months. This paperwork was done arbitrarily, and all iAgents produced identical documents by copying one another's forms. Having no experience with this type of work, how could anyone know how much she would earn from blood-grouping tests in month eight or how much she would spend on transportation in month eleven? These documents, required by the loan contract, were signed by the iAgent, the TIE chief executive officer, the center executive director, and the Sustainable Sourcing International managing director. They provided legal proof that iAgents were "investment-ready."

The temporalities demanded by the loan and its legal framework clashed with the temporalities of actual life (Bear 2014a, 2014b; James 2015; Kar, forthcoming; Karim 2011; Rankin 2004), particularly for women (De Neve 2014). iAgents faced competing obligations—such as agricultural and school cycles, ritual activities, everyday expenses, women's kin-work duties, and customer availability—that fell in different time frames. The temporalities of everyday life determined earnings, rather than the time logics of spreadsheets and "income-generation plans." iAgents seeking to establish farmers' group sessions, for instance, were told to return in the evening when men came from the fields, which iAgents could not do without violating *purdah* norms and their sense of security. iAgents needed to invest time and relational work to build trust and gain validation in the community before exercises in market transactions could be successful, and the loan-repayment schedule did not take these timescapes into consideration.

At the signing of the loan contract, Sabbir, the center executive director, requested one iAgent to read the agreement aloud while the others followed along on paper. He inquired if the women had questions or objections and then instructed them to sign. When they received their National Bank cheque books, linked to their personal accounts where the loan money was deposited, Sabbir told them to sign all of the cheques (leaving other fields blank) and tear them out, which he placed in envelopes with their names. iAgents never saw the cheques again.

Sabbir assured me that this procedure was standard practice for such types of programs.

The device of the loan enacts several operations, primarily related to shifting the relationship between the institution and the recipients from social and affective to functional and technocratic. The financial-legal document performs the relational work of severing prior and expected patronage relations between TIE and the iAgents. This act of institutionalized detachment violated people's expectations under a broader moral economy of NGO-driven development in which this project was situated. In the donor-subsidized pilot model, TIE had supported iAgents economically by providing them with assets and supported them socially through ongoing troubleshooting and helping to negotiate culturally and politically their transition into the new role. The more recent iAgents, via debt to a commercial financial institution, purchased those assets as well as a fixed number of days of "training and capacity building" from TIE. Having appeared on those days and "receiving content" in a standardized and routinized way, iAgents were considered to be "trained." Whether or not each iAgent could apply that training in service of building her business successfully was treated as a function of the iAgent's individual ability. Being in service to the loan repayment period bound iAgents to this precarious work for a minimum of three years. Although heralded as enabling women's empowerment and independence, debt institutions thus created new forms of dependence and bonded labor.

#### *Rituals of readiness*

Training occurred over five days and consisted of video demonstrations, explanations by TIE staff, and some practice with the technologies. It included tutorials on how to use the equipment (modem, camera, software such as photoshop, printer, first-aid kit), how to deliver services, and how to operate the health equipment (blood-grouping kit, blood-glucose test, blood-pressure monitor, pregnancy test strips) and advise people accordingly. In theory, iAgents were meant to receive a fifteen-day training workshop in which all of these items were covered, followed by periodic "refresher trainings" on specific topics; *ad hoc* workshops on locally demanded topics, often with government and NGO extension workers; and "cross-learning" visits in which they would travel to other iAgent locations to share "best practices."

In reality, due to TIE's budget corner-cutting, the initial training was halved, refresher trainings were equally brief, and no workshops or cross-learning visits occurred for the new iAgents. The training sessions in which I participated struck me as highly procedural and lacking in substantive learning. iAgents were shown how to make soap, for instance, in turn to teach the recipients of their services and thus "increase clients' income-generating activity." According to iAgent Ayrin, "It didn't work. Shila *apa* taught us to make soap but the whole kitchen was spoiled by the chemicals. Was it not a loss for us? We put our money there. We can't even earn money from it. Yet every girl had to pay eighty taka. Did they collect that



money gently? No, they argued with us to collect that money.”

Other times, the iAgents were instructed to role-play a group session with one playing the iAgent and the others playing the clients. In the session the group members heckled the iAgent with the questions and comments they all had faced in their fieldwork thus far. “Why are you not married?” “You are receiving an NGO salary, so why are you asking us to pay a fee in addition?” “You’re supposed to give us food. Why didn’t you bring food?” The “iAgent” tried to address these interruptions to what, in theory, was supposed to be a precisely timed and streamlined conveyance of information. No one helped the women to navigate the difficult relational aspects that emerged in these sessions.

Another training session introduced the concept of budgeting and cash-flow accounting using Microsoft Excel. The TIE representative passed around a USB stick with an .xls template file for the iAgents to copy onto their laptops. Some iAgents managed to insert the USB into the correct port, but they could not find the file; others copied it but did not know where it was stored on their computers. The trainer gave up on digital formats and drew a grid on the whiteboard to simulate a budgeting spreadsheet. He demonstrated how they should log their expenditures and incomes, which involved several columns for each transaction including working area, type of customer, item sold, number of units, and cash received. Yet the iAgents registered no comprehension and were unable to interpret the spreadsheets. iAgent Nilima opened hers on three-percent zoom and could not see any cells in which to add information. The trainer warned that they should make an effort to learn, because they would be required to send their income and expense spreadsheets to TIE on a daily basis.

At the end of the training regimen, iAgents faced written examinations. The center staff members lamented that everyone performed poorly. They agreed to allow iAgents to retake their failed subjects. A center employee explained that on the “Social Mobilization” exam, “They scored very low, below fifty-one points. So they have to take it again and again and again. If they score above fifty one, then they understand iAgent, more or less. They can be one. But if less than fifty two, they are a failure.” In this regime of arbitrary numbers, a mere one-point differential carves sharply the line that Dolan (2014) describes between the idle undeserving poor and the future entrepreneurial value creators.

### *Monitoring and surveilling*

The processes of inscribing business characteristics and market disciplines involve the forward thinking of the “capacity to aspire” (Appadurai 2004), conceptualized by program architects in a way that corresponds to individual wants that could be fulfilled by the economic rewards of business. Yet the capacity to aspire is a relational property embedded in the work of kinship, not in individual material accumulation and rational economic calculation. These change processes also meant forward thinking about the day-to-day activities an entrepreneur must

complete to meet certain (primarily economic) goals. Here, time discipline, along with the patience required in delayed-return investment, requires proficiency in short-term task completion. We saw Mita's meticulously documented (between ruler-straight lines) and implemented (during a day divided into time-rationalized increments and completed accurately to the minute) daily, weekly, and monthly plans. The explicit goal of these advanced-preparation exercises and practices was the pursuit of increased earning, and little else. (In DIY moralities, discipline is also a valuable purpose in itself.) Laura Bear (2011) documents how new rationalities of time management are driven in place by the liberalized state in West Bengal in order to harness time and thereby set the conditions for profit. Similarly, iAgents were expected to colonize every waking moment of their day for activities that were expected to generate them (and their licensors) the most profit. They were unable to do so because, among other factors, this particular time rationality failed to incorporate existing time rhythms of everyday life.

Shortly after completing training, iAgents were each issued a thick spiral-bound logbook to complete their weekly planning, à la Mita, and to record notes about each session after it was completed. TIE staff members imbued these documents with so much authority (but not as much authority as to be immune to manipulation by the center staff) that the staff considered iAgents' sessions to have taken place only if they were recorded properly in the logbook. Only after the center verified the records would TIE release the money that iAgents were meant to receive as payment per session conducted. Rather than "empowering" iAgents, such practices delegitimized their word as compared with the official scripts of the center staffers, who used this power to their financial advantage.

During the pilot stage of iAgent (implemented in two districts), TIE's monitoring regimes centered on the concept of mentorship. To help fledgling iAgents become established, Rohan argued, he needed to follow their activities virtually. He recounted how iAgents over-reported their activities and said that they ran their scheduled sessions when they did not. He began conducting "sudden surveys" in which he called an individual iAgent just before a scheduled session and asked if she had arrived yet. She usually had not, so he asked how much time she required to cycle from her home to that village, and then he called her again to talk her through the process of setting up the session. Over time, the need for these calls diminished. Rohan described how this process became increasingly technocratic as compared with his original aims:

I pushed my team members, first of all to ask each one about her well-being and then about her earnings and stay with her. Try to understand her. What is she doing? What sort of problems is she facing? Try to solve them over the phone. Do some sort of mentoring virtually. But what they [TIE team members] love to do is just some sort of policing. "Hey, why didn't you earn such money? Why didn't you conduct such group sessions?" Mentoring is not such a thing that you will ask the "why." You should *realize* the "why." You should uncover the reason behind the something not happening.

The center in Amirhat applied similar technocratic monitoring procedures. When iAgents grew disillusioned with the program because of their lack of earnings, center employees decided to increase surveillance over their activities, and they proclaimed that iAgents would be required to send daily text messages detailing their incomes, expenditures, and field movements. The difference between the center's style of monitoring and Rohan's style lies in the overt/covert nature of the expression of power. In the former, staff members applied direct force and their hierarchical position to compel the actions of others. In the latter, Rohan employed softer power, in which he created the conditions under which iAgents felt compelled to act, which had a greater impact on reorienting the subjectivities of iAgents as self-disciplining workers. In discussing their relationships with TIE employees, iAgents often said of Rohan, "He helped me to remember what I had to do, and he was there to encourage me when I felt bad." Of other TIE employees, to varying degrees, "They ask only how much I earned today, and when I say I didn't earn anything, they shout at me. But they don't understand the field and the challenges that are there." The support and coaching elements fell away, leaving only blatant surveillance. Real-time monitoring over the phone became associated with the other digital forms of monitoring, such as income and expense reports, plans, and session descriptions.

Stimulating horizontal peer-to-peer and self-monitoring complemented top-down surveillance. The devices employed were verbal praise, exemplar-making, and awards. TIE or center employees often commented to iAgents about how hardworking and successful a particular one had been, thus provoking jealousy and competition in the others. iAgents began comparing how much they earned but doubted one another's word and criticized one another's skills. Awards became a feature of the program to "motivate" iAgents but often provoked envy and hostility among them. Amirhat iAgents said that they disliked these new socialities, because they hindered their ability to cultivate a good mind/heart (*mon bhalo*), which entailed generosity and mutual help. The valorization of the pursuit of financial profit exposes both TIE's priorities as well as the nature of the subjectivities that TIE attempted to inculcate in the women.

When new iAgents consistently failed to earn money month after month, the center called a meeting with them to "solve their problems" but rendered the analysis technical. In one instance, Sabbir (the executive director) stalked around the room asking each girl how much she made per day, which averaged fifteen taka (0.13 GBP). Their loan's grace period ended that month, and they needed to start paying monthly installments (2,832 taka; 25 GBP), so tensions ran high about the gap between income and projected expenditure. The executive director shouted at the iAgents for "underperforming" and said that he was also on the line because "your business is my business," which demonstrated his own class fear. His position depended on his ability to extract resources from those lower than and dependent on him. Rather than

seeking to understand why iAgents struggled to earn, he listed arbitrary numbers representing what they should be earning per service in order to exceed their loan-payment amounts. Such behavior could be interpreted as, and actually was, bad practice in implementation. Yet this chapter shows that market-based development models—by rendering sociopolitical contexts invisible (while amplifying their inequalities) and privileging economic and technical indicators—will systematically fail to achieve the empowerment objectives they claim.

Digital forms of monitoring served other relational work besides surveillance. They provided the bait for attracting powerful external others. Performance metrics employ numbers in statistical form to assert comparability and objectivity. Numbers are not disinterested forms of knowledge; they convey authority and expertise (Anders 2008, 2015; Dolan 2014). They mask the sociopolitical maneuvers undertaken to define the categories and units of measure, and they reveal the bottom-line concerns of the measurers. The obsession with daily iAgent income, as opposed to the support of her networks, feeling of well-being, range of choices, or prestige in her community, reveals TIE's concern with financial progress. Optimistically explained, TIE held a simplistic notion of "empowerment" (as its stated goal) that was reduced to financial improvement, despite its claims about the emancipatory role of access to information, which remained unmeasured. Cynically analyzed, TIE leaders were primarily concerned with their own profits because the success of licensees directly affected the success of the licensor.

TIE coupled the financial data of iAgents with case studies to attract external, often foreign, partners. These case studies can be read as the selling of iAgents' selves and "success" narratives. iAgents in the pilot locations learned early on the marketability of stories of self-transformation, which they recounted when placed in formal interview settings with foreign documentary teams, journalists, and award evaluators. TIE employed various devices for sustaining these representations through imaginative reports, curated field visits (in which attention was directed toward iAgents and clients who were known to be able to speak effectively about the program), emphasis on the idealized model rather than on real events, and the use of past-recorded television documentaries as "evidence" of success.

This section reviews the devices employed in the creation of iAgent subjectivities, namely financial, time, and bodily discipline and the rule of documents and legal formality, as well as formulaic training, deliberate ambiguity, and withholding of information. These procedures were meant to capture the wider and relational aspirations of young women and fit them into a narrow and individualized definition of being. Some devices were blatantly top-down and technocratically controlling, such as the session logbooks and income/expense reporting, and seemed to create friction among and overt resistance from iAgents. Other devices, such as the patronage relational modes and capture of external resources from partners, seemed to align the interests of particular iAgents with those of TIE and may have been

successful in co-opting their acquiescence in the program. “While such systems [of “inclusive business” such as iAgents] are meant to bring those below the poverty line above it, the ‘line’ is reified and reinforced through a range of discursive and strategic practices that actively construct and embed distinctions between the past and the future, valuable and valueless, and the idle and productive” (Dolan 2014:4). Instead of enfolding the poor in broader systems of inclusion, such projects transform some people (but not securely) and reinforce the line between individualized “bootstrap capitalists” and generic redundant peasantry (Dolan 2014:20). Most importantly, I show debt to be a technology that denies social relationships and installs functional and technocratic ones. The techniques of debt thus disavow the affective and protective aspects of patronage while retaining the power and dependency of the prior relationship. In the section that follows, I show how this maneuver plays out in situations of failure. I focus on the ways in which class and gender inequalities become amplified through the enactment of these devices by individuals already situated in a hierarchy.

#### THE UNMAKING OF iAGENTS

In the end, the inconsistencies between narrative and practice differed so wildly that the system collapsed. Several of the same devices, originally meant to create and empower iAgents, were used to unmake and disempower them.

On the evening after watching Mita’s daily-schedule video, Taspia voiced her deeper concerns. “Mita *apa* lives in a *pukka ghar* [brick-and-mortar house]. All the villagers agreed with her about her services, but you’ve seen our villagers. They are too smart, living so closely to hospitals and markets. And if *apa* can’t do her work, her father-in-law will pay her loan for her. Her husband and brother-in-law help, so she won’t have any problems. The center supported her too.” She reflected a moment, picking at the manufacturer’s label on her laptop. “But me? We are only three daughters living in a *kacha ghar* [raw or “deficient,” in this context meaning made of impermanent materials such as mud and thatch], and our father is getting old. Juli *apu*, you’ve seen how the center people here are useless and concerned only with their own benefit. So who will help me?” She pointed out that, among the ten newly selected iAgents, only two were married, and all of them were poorer than Mita.

The exemplar of Mita as a calculative device was successful in making Taspia compare herself to a higher ideal, but the critiques Taspia made were *not* about her own internal deficiencies regarding her character, skill set, and ability to perform. They were about the *structural and class* differences between her circumstance and Mita’s, in which the failings of the iAgent supportive infrastructures (including the center) played a key role. The familial support structure—which Mita identifies as the turning point between her failure and her success—and the compliance of her community, neither of which come about through the

training and disciplining of iAgent subjectivities, were also important. The Amirhat crisis situation was not an instance of the “unworthy” rural poor failing to work hard, as TIE would have liked others to believe, but the structural institutional mechanisms that put those participants firmly on the wrong side of the line. TIE attributed problems to iAgents’ internal lack of capacity and motivation. Its leaders asserted that iAgents had “freely” entered into the agreement and thereby assumed all risk, and the program hid behind documents and legally defined responsibilities as a mechanism of detachment.

After several months of difficulties in setting up group sessions and earning money, iAgents brought their concerns to the center. Each time, center staff listed problems on the whiteboard. Sabbir, rather than acting to solve problems (such as assigning a staff member to accompany iAgents in their fieldwork, for which TIE had provided a stipend for this first round of iAgents), tried to convince the iAgents that each issue was not a problem. Hearing the challenge of insufficient earning, he mimicked a woman’s voice by saying, “‘I have no income, so I’m not going to do anything.’ This is wrong thinking. You must earn income; you have to pay your loan. Instead of sitting at home, you have to go to the field. Clear?” iAgents began to call TIE members about their problems, and Rohan proposed a one-month visit to Amirhat to provide support. When another TIE member arrived, she conducted a week of training sessions inside the center classroom and set foot in iAgents’ working areas only once. When the second loan repayments were nearly due and problems had not been solved, iAgents began to speak of quitting. To solve this crisis, the TIE team “redesigned” the program, which entailed adding new services for iAgents to sell. The new strategy also involved “re-motivating” them, a major component of which was telephone calls as a form of what they called “psychotherapy.” The head of the iAgent team in TIE, who assumed the role when Rohan resigned, expressed with personal satisfaction in a call with me that he had just spent forty minutes in discussion with Taspia and solved all of her problems. When he said “forty minutes,” I heard his teammate exclaim in the background, “forty-one minutes!” He assured me that “now everything is all fine,” a comment that made Taspia laugh bitterly when I recounted it.

TIE presented financial self-discipline, particularly savings and investment, as a morally infused process, and iAgents’ failure to save indicated their inability to adopt the correct subjectivities (see Dolan and Roll 2013; Ong 1988). Kanika, visiting from the TIE head office, instructed a group of iAgents, “Visit the bank often, and whatever you earn, and after deducting personal expenditure, try to save that in the bank. Having money in the bank is also a marker of respectability; wearing good garments is not enough. Do you understand?” Financial saving as an aspect of ethical personhood (as much as being well dressed) was a core theme in DIY development. Yet because such savings did not benefit TIE directly, they were not monitored or documented.

As Appadurai observes with the Mumbai Alliance in India, savings are exhorted as a

discipline “which builds a certain kind of political fortitude and commitment to the collective good and creates persons who can manage their affairs in many other ways as well” (2004:74). Savings demonstrate how people are thought to take on new qualities through certain disciplining practices and are seen as part of a larger causal chain linking these new individually practiced qualities to political empowerment at the level of the community. Without savings, “there is no way for the poor to drive changes themselves in the arrangements that disempower them. Thus, the act of savings is an ethical principle which forms the practical and moral core of the politics of patience, since it does not generate large resources quickly. It is also a moral discipline which produces persons who can raise the political force and material commitments most valued by the federation” (Appadurai 2004:74). It remains unclear, for both the Mumbai Alliance and iAgents, precisely what mechanism is meant to translate savings into political voice.

This “politics of patience” with savings (or, in the iAgents’ case, debt) at its core meant other aspects of mental discipline, including hard work, self-reliance, and emotional control. Kabir, the TIE head of the iAgent program after Rohan left, along with his team member Kanika, visited iAgent Nilima’s house and scolded her mother for Nilima’s lack of success: “*Caci* [aunt, also a term of respect for an unrelated older woman], today you are here because you have worked very hard, right? Otherwise, you could not have arrived at where you are today, so your daughter should also work hard. You needed to have given her ideas, suggestions, and courage.” Yet there was a limit to how much entrepreneurs can depend on other people for support, as Kanika explained. “We don’t have any medicine to provide you that will solve all your problems. We will not give you any solution. As your intellect matures, you will realize that even your parents will not be able to extract you from the problems you have in your life if you don’t want to solve them for yourself.” The centrality of patience while working diligently for the benefits of investment to arrive (even if they never do) appears again, for example through local agricultural metaphors Kanika employed to explain to Nilima’s family: “Don’t you cultivate? Does a plant start giving you fruits immediately after you plant it? This [iAgent business] is also a land but a different type of land....You had to give it time to work.” The knowledge that Nilima’s meager income *now* could not repay the monthly installment of her bank loan, or even begin to cover costs of living, was relevant to TIE people only to point out that her lack of earning was due to her lack of patience, intense work, and problem-solving initiative.

TIE represented and addressed problems with the iAgent model’s implementation in Amirhat as problems confined to the characteristics of iAgents. Despite TIE’s description of societal and institutional factors that stimulated the demand for this intervention (such as gender discrimination and marginalization of the poor), TIE located ongoing problems within the poor to be fixed, as opposed to hierarchical relations with the non-poor to be addressed. (This feature

is not unique to DIY development but is an ongoing practice within the history of development; Mosse 2010.) If the iAgents failed, then failure must have resulted from their inability to absorb the learning as opposed to structural programmatic failure or wider sociopolitical barriers. Latour observes how, in development projects, failure is often presented as individual and is narrativized downward (these beneficiaries were too ungrateful to receive our services, that leader blocked our efforts to reach many people), and achievement is attributed to the soundness of the overall conceptual model. “While success buries the individual action or event and makes a project a unified source of intention and power [thus] directing attention to the transcendent agency of policy and expert design (and hence replicability), failure fragments into the dynamics of blame” (Latour 1996:76).

TIE people explained that iAgents did not work sufficiently. Development workers assigned a level of moral value to intense work, hardship, and struggle. The women did as well, who saw feminine virtue in them. (Yet from their perspective, they *had* worked hard and struggled and were frustrated by the lack of results.) Development workers behaved as if the poor should not be able easily to improve their situations, that improvement would be inauthentic unless the poor faced severe challenges, which were spun and lauded in the success narratives sold to potential partners to attract financial resources. The poor were not simply entitled to a better, more secure, less vulnerable life that they could take for granted; rather, unlike the privileged classes, they must work hard to earn it.

When TIE and center staff visited a few iAgent homes on the eve of the women’s exit from the program, a center employee chastised Nilima’s mother: “In the last two months, how many groups did your daughter actually visit? Will Allah provide you any wealth if you stay at home and do nothing?” The irony that he was paid a salary to attend all iAgents’ sessions but actually attended none did not seem to register with him. The moral economy of divine reward for hard work sincerely undertaken, in vernacular theories of agency, resonated here with the Protestant-ethic-inspired ideology of DIY development. Yet the young women were doubly confounded by a new logic of capitalism that infused this project. While iAgents worked diligently for zero gain, the center and TIE staff accrued income by performing no work at all.

Devolving risk and responsibility onto the poor for their own development (or failure) is a key mechanism of DIY development, including the iAgent social enterprise. In the heightened-crisis days preceding the iAgents’ loan default and resignation, TIE staff frequently threatened the women about the consequences of not paying their loans and brought the weight of the national legal system against them for not behaving in the properly disciplined manner that the trainings and other market devices were meant to instill. This maneuver was no longer soft power exerted to mold their subjectivities; it was overt threat of violence against them and their families. At Nilima’s house, a particular exchange was poignant:

Nilima’s mother to Kanika: Take away all your equipments!

Kanika, the TIE employee: We have nothing to do with those equipments, and we have



no way to take them back.

Nilima's mother: Then I will have to sell my land.

Kanika: You are being angry and emotional. I have come here so that such a bad situation will not take place. Now if you get angry at me, then will it be possible for me to find a solution? If there will be any such damage, who will suffer? It will be you. I will leave for Dhaka, and I will not come back here to see your situation. The loan is not in my name but in your daughter's name. The bank people will search for your daughter. Let's see how many people from the bank will look for me. You have bought rice from the store, so will the rice go to my house or will it go to your house?

Regardless of the causes, failure to participate correctly in these projects of "inclusive business" meant, for the poor, being locked into exclusion for good. As Kanika explained to all iAgents together, "In life there is failure and success. If you fail you'll have many problems in life." She told them the consequences of not paying their loans. The bank would tell other institutions, "This girl does not pay back loans so don't give her one and don't invite her to participate in your programs!" When accused by iAgents of running a scheme to cheat the poor, TIE leveled arguments of free will and said that iAgents joined using their own agency. The organization would refuse to recognize any responsibility of its own. Kanika elaborated further, "It was your own decision for arriving at this situation today. You had your own interest in this work, but for different reasons there was a great lack of effort to make it successful. Perhaps you are as talented as I had assumed you were [at the point of selection], but you didn't show your talent in the field."

TIE and the center mobilized formal bureaucratic processes and hid behind documents to shed responsibility for the harm done to iAgents during and as a result of participation in the program and default on their loans. When Taspia, in a group meeting at the center, brought up the topic of how center staff had lured them into the program initially by saying they would not need to repay their loans, Sabbir did not deny it but shouted at her, "When you all accepted the agreement, there was no objection from you then! Now my hands are tied, and you must pay your loan yourselves."

The National Bank loan product for "iAgent Social Entrepreneurs" stipulated that iAgent fathers and husbands would be personal guarantors and that the local center organization would be corporate guarantor. Sabbir might have been keen to have iAgents pay their loans so that the responsibility would not fall on him if they defaulted. I soon discovered that this outcome was not possible. The National Bank officer in Amirhat requested TIE to finalize the corporate-guarantor documents because the bank faced an upcoming audit. TIE explained that the local center was the appropriate guarantor. Sabbir also visited the bank for an institutional loan and requested TIE to guarantee it. TIE refused on the basis that the center had dodged responsibility as the corporate guarantor of the iAgent loans and instructed Sabbir to complete those documents first. By the time the iAgents withdrew from the program, these processes still had not taken place, and so the center was never made legally responsible for the iAgents' loans.

Rohan tried to find a solution that would help the iAgents in Amirhat. He was unable to

do so because neither TIE nor SSI would commit the resources. One party was responsible for mentorship and the other for implementation, and they could not agree under which domain this problem fell. A core feature of the license model seemed to be what Jamie Cross (2011) calls the “ethics of detachment.” Each party claimed no responsibility or passed off responsibility to another party, and ultimately no one was called to account for actual events. No one bothered to learn what happened at the lowest level of the hierarchy (among the people TIE was supposedly “empowering”), and this lack of knowledge granted free license for the lack of action.

David Mosse encourages research on “development as institutionally directed and socially agentic writing by examining documents as sets of social relations or by describing the social production of numbers, which are privileged in translocal development planning because of their capacity to strip out context” (2013:233). Documents are not pieces of authority in themselves but are embedded in sociopolitical fields. They carry “hidden relational baggage” and should not be “analysed as dead artifacts; they are alive with the social processes that produced them and they have a ‘performative quality’ and social effects, even though the salience of policy ideas that they convey summarize and hide this ‘politics of interaction’” (Mosse 2011:7). The hierarchical ordering or authority of documents falls according to their owners’ or writers’ position in the social hierarchy. Even when documents are “official” in the eyes of the law, they endow more power to the users who have the cultural capital to read, interpret, dodge, find loopholes in, and understand the consequences of them, and to write them in the first instance in language that preserves and asserts their own interests. The loan contract and agreement signed by TIE, SSI, the center, and iAgents is a case in point. Even when responsibility was legally required to be taken, such as loan guarantorship, the related organizations managed to exempt themselves through calculated deferral to another organization along the chain. While non-payment of the loan resulted in bank officials pursuing iAgent families, those project staff members who did not deliver promised support and services to iAgents faced no consequences. No channel existed for iAgents to make claims against the participating entities.

## DISCUSSION AND CONCLUSION

The purpose of this chapter is to expose the everyday mechanisms by which the use of market ideologies with the stated goal of “development” acts on and is mediated by individuals, relationships, and societies, but not in ways resembling the original models. These models seem to exacerbate the inequality and precariousness through the very technologies meant to alleviate these problems. Through the political tactics of detachment, ambiguity, and misunderstanding, these projects are able to elide responsibility for the negative social consequences of their actions while organizing attention toward their “success cases” in order to attract additional

resources.

I offer a critique of academic readings of market devices as technologies for building markets. While market creation may be their intended purpose, most markets are not built in abstract planes. Rather, they inhabit sociopolitical landscapes. I examine not what market devices are meant to do, but I attend instead to the parallel social effects that are produced. The market device acts as a technology of denying responsibility and dodging accountability for actors who already possess power in unequal relationships. Devices allow their implementors to disavow existing affective relations and eschew an ethics of care, such as ones underpinning rural Bangladesh's moral economy of NGO patronage. The mismatch between the time rhythms of the model and of social reality is another example of these projects' core contradiction.

The ambiguities produced by disjunctures between models and realities are not merely unfortunate and unintended by-products of devices of abstraction and simplification. Following Callon (1998) and Mitchell (2007), I show that such representations *enable* the exclusions to be produced that market formation relies upon. I add that market mechanisms reinforce lines of power between the NGO middle classes and the poor. For the middle classes, development projects are means not only to win resources to bolster their positions, but also to assert their dominant class, gender, and status over clients. Devices that sustain such power imbalances, instead of ameliorating them, are documents—which are legible to and serve the interests of their wielders—and numbers—which are normative and non-neutral. The will to misrepresent illustrated here provides a direct counterpoint to a communicative understanding of building markets and implementing projects and also shows the inequalities embedded in seemingly transparent processes. The next chapter deepens my critique of market mechanisms as translation devices by revealing the work of structural and relational ambiguities in enabling the model to function.

Was the decline and ultimate failure of the iAgent program in Amirhat inevitable? Perhaps, but my argument is not one of the hegemony of market devices in reformatting iAgents in ways that serve the interests of capital. These devices largely failed in the first instance to take root in individual subjectivities. According to the model as explained by TIE's executive director, failure just might be structurally inevitable. While discussing with a global agricultural-research organization how the model would be different for its newly recruited iAgents in southern Bangladesh in June 2014, as part of TIE's latest model iteration, a representative wondered about protection mechanisms for iAgents in case an Amirhat-like situation happened again. Adnan replied, "A lot has changed, and I am confident that risk management is in place legally and business-wise." Not only did he remain vague about what had actually changed, but he also mentioned other modifications in subsequent days that seemed to indicate that new elements of the TIE-iAgent contract were in place to protect TIE

alone. Adnan added, before changing the subject, “When dealing with human beings, you have to gamble. Social change itself is a gamble. If we have ten thousand iAgents and a ninety-percent success rate, that is really good, isn’t it? You can’t get much better than that.” The empowerment model itself assumed and accepted this level of risk, but it denied responsibility for the negative effects of risk in a prime example of structural violence, the violence of exclusion instantiated by the model.

Riles (2010) describes failure as internal to the aesthetics of the forms of transnational institutional practice. Failure emerges in processes of generalization, which lose important aspects of social reality that show up only in complexity. An aesthetics of failure is instantiated in these self-aware gaps (such as the one Adnan identified), which are endemic and pointed to systematically in the network form of organization. Street (2015) attributes the acceptance of failure to the difference between a bureaucratic ethics of care (espousing a “let-die” logic, Li 2009) and a humanitarian ethics of care (defending compassion for all). Adnan’s framing of the issue as “gambling” and his use of “impressive” statistics seemed to be a mechanism of detachment from the actual lives involved. It organized concern away from the ten percent (one thousand iAgents similar to Taspia) who inevitably, according to the “success” rate objectives of the model, were destined to fall out of the system with debilitating loans on their backs. Thus the cycle continued.

## CHAPTER SIX

### THE RELATIONAL WORK OF BECOMING AN iAGENT: MANAGING MULTIPLE MODELS OF EXPECTATION

Arriving to deliver a healthcare information session for housewives, hosted by her aunt in a nearby village, the iAgent enters the homestead in the role of a niece, inferior in social status but welcomed. While she and the others there exchange news about relatives, someone gives her a plate of the cold rice and vegetables the family had eaten for lunch. As the session begins, she inhabits the coveted position of NGO worker and bearer of knowledge and expertise. Someone thus presents her with biscuits and tea, the offering made to high-status guests. Participants soon complain that she has not brought any items to give them. As the session ends and she tries to convince people to buy health services or consumer products, she slips into a hawker or vendor status by pushing her wares and having to explain repeatedly why they must pay for these items. People including hordes of children push and shove to take turns standing on her digital weight scale and make such a clamor that she cannot possibly require them to pay for the privilege.

#### THE RELATIONAL WORK OF AMBIGUITY

This snapshot, a common scene in the everyday lives of iAgents, touches on the intense ambiguity central to the experience of becoming and being one. The overall project of iAgent was congruous with young women's efforts to pursue existing modes of aspirational womanhood in changing socioeconomic conditions, but the day-to-day requirements also meant engaging in activities that ran counter to their sense of self. Chapters three and four illustrate the kinds of persons iAgents desired to be, which contrasted with the subjectivities TIE (Technological Innovation for Empowerment) and the local NGO centers tried to impose on them during training processes such as described in chapter five. While their joining stories featured the desires of fulfilling relational and kin obligations as well as accessing new individual opportunities, their actions were often interpreted by family members and TIE staff—for different reasons—as inappropriate or irrational. Understanding the work of self-making (in contexts of dramatic change) as political, relational, and multiplicitous (Appadurai 1986), I now explore iAgent experiences of ambiguity at the level of individual struggle and within kinship relations. While their social identity was thrown into ambiguity as a result of taking up iAgent work, young women enacted moments of “tactical clarity” (explored further in chapter seven) to situate themselves within known registers of identity and relationality. Yet feelings of ambivalence permeated their enactment of multiple roles as they moved through their social world and tried to mobilize it entrepreneurially.

Such experiences of ambiguity and ambivalence are documented by anthropologists. Mary Beth Mills (1997) discusses how the meanings of new work modes among Thai rural-to-urban migrants are situated among competing values about kinship-oriented duties versus desires for urban sophistication as well as between the situated person and the entrepreneurial individual. Within the context of entering frontline work for development organizations, Deborah James (2002) and Stacy Pigg (1992) show how brokers and intermediaries for state and non-state projects often seek to increment their authority and sense of belonging in their community while simultaneously distancing themselves from “the masses.” While Mills, James, and Pigg describe experiences of ambiguity and ambivalence as a result of moving among the circumscribed spatial moments of different social worlds, I show iAgents to occupy different social personae within particular, singular contexts. Rather than operating only in distant, previously unknown arenas, iAgents primarily worked in their home settings where their social identities were already well defined, and they were required to transform their existing relationships. Thus, experiences of ambiguity and ambivalence were particularly acute because of the structure of the project itself. Fraught encounters produced by the iAgent social enterprise program are characteristic of an extensive and proliferating series of social-enterprise activities around the world.

This chapter explores a series of mismatches among the contradictory transactional and temporal logics that the different project modalities have with one another. It also shows the tensions between the types of economic transactions institutionally demanded by particular iAgent services and the ones socially understood by family members and neighbors, the potential “clients” of those services.

In this and the following chapter, I focus on the ambivalent structural position of iAgents as acting within a blurred and overlapping double interface (Arce and Long 2002) and thus serving simultaneously as agents and objects of socioeconomic change and the establishment (or not) of rural ICT (information and communications technology)-based markets. This interface is constituted first by these young women in their position as field workers representing the wider iAgent enterprise and distributing services on its behalf among rural villagers. Second, it is constituted through their identity as young village women negotiating a vertical relationship with TIE and the other organizational actors it engages. The ways in which these multiple and often contradictory subject positions also change contextually and temporally have implications for notions of empowerment and the stabilization (or not) of dignified livelihoods for women. As iAgents learn and perform the subjectivities expected of them by the enterprise, how do they navigate competing models of expectation placed on them in their communities? How do they reconcile the meaning of being a successful relational person when they are meant to emulate the stripped-back social model of the self-maximizing entrepreneur?

By asking these questions and exploring iAgent work both relationally and processually, I make visible in this and the next chapter the specific social and political projects that underlie the diverse economic transactions that define the women's everyday work. "Processual ethnography" (Moore 1987) is an actor-based method and mode of analysis focusing on the individual-as-decision-maker through a series of changes taking place over time and in relation to other people and institutions. In this case, it incorporates the temporalities of the iAgent livelihood as young women move from activity to activity and from interaction to interaction, which enables analysis of the embodied experience and lived practice of the iAgent work.

To unravel the ways in which interpersonal interactions are negotiated, I return to the conceptual purchase afforded by the relational-work framing proposed by Viviana Zelizer (2012). iAgents perform relational work to reconcile the contradictions and ambiguities within their new livelihood. By acting in this way, they attempt to define the categories and rules of social relations and the types of economic and transactional behavior that are appropriate and cast them in favorable ways.

Zelizer emphasizes how economic transactions do not necessarily damage intimate ties but may instead be crucial in negotiating and sustaining them. This observation is the case in Bangladesh, where relations of kinship and patronage structure the flows of much economic exchange, and market relations are always present in kinship patronage relations (Gardner 1995, 2012; Jahangir 1982; Jansen 1987; van Schendel 1981, 2009; White 1992, 2012). What is different here is that market devices render economic relations more visible and lend the appearance of separation from other domains and relations (Ho, forthcoming; Bear et al. 2015). Yet "in all areas of economic life people are creating, maintaining, symbolizing, and transforming meaningful social relations. As they do so, moreover, they are carrying on cultural symbolic work. The goal, therefore, is to study variability and change in those social relations" (Zelizer 2012:149).

For iAgents specifically, this proposition motivates an analysis of the ways in which their new economic arrangements (selling ICT-based services to villagers and serving as subsidiaries of the iAgent enterprise) assert new social positions and relationships for them. iAgents must then engage in a second order of relational work in cases where the social relationships implied by certain new transactional logics are detrimental to their aspirational sense of self. If changes in social relations imply a corresponding shift in transactional modes (and vice versa), then this chapter can be framed as an exploration of the ways in which iAgent network actors engage in relational work to align transactions with their notions of what it means to be a good relational person in each context. If, as Zelizer describes, the strongest relational work occurs at boundaries where actors seek to differentiate between social relations that are similar to one another but have different consequences, then we can expect iAgents to generate extra effort to move out of these liminal spaces. For instance, in this chapter's opening vignette, how might

the iAgent stabilize a favorable representation of herself while also setting the conditions to earn a viable income? How is she meant to use her “social capital” to extend her business when doing so undermines the model of appropriate sociality of her relationships?

I illustrate the complexity of iAgent work and the usefulness of Zelizer’s model in understanding the iAgents’ behavior through ethnographic description of the many types of products and services that these women provide, which contain within them contradictory relational logics and cause iAgent-client relationships to be fraught with ambiguity. I show the ways in which iAgents are required to perform strong relational work to assert favorable interpretations of their role, to counter the more recognizable but less advantageous readings such as hawkers (who are paid for their services but occupy low status) and NGO workers (whose aspirational salaried employee status means that they cannot take fees from beneficiaries). The relational-work concept also sheds light on the changing relationships within the family by focusing on relatives’ opinions of iAgent work, shifting financial relationships, and turning-point narratives of gaining acceptance.

I then complicate Zelizer’s theoretical proposition by demonstrating the ways in which situations of dramatic change require not the stabilization of bounded relations but their continual ambiguity and multiplicity. By doing so, I show that DIY development processes such as iAgent rely on a communicative model based on market representations, and this model is also echoed in Zelizer’s more subtle approach and in other academic theorizing about these types of transactions. I deconstruct the assumption of communicative transmission models by indicating that it is *ambiguity* that makes the project “work.” The project also *produces* ambiguity, which is a resource used by project actors in the relational work of negotiating recognition and authority. The next chapter builds on this analysis of relational work. It signals the role of strategic ignorance (McGoey 2012a) and calculative misrepresentation as vertical relational work crucial for TIE’s implementation and impression management of the iAgent project.

#### iAGENT SERVICES AND RELATIONAL NEGOTIATIONS

TIE designed eighty-five income-generating services for iAgents to sell, which covered topics in health, education, literacy, agriculture, livelihood, law, technology, and communication. Each of these services entailed a different set of activities, rationalities, and income streams, thus necessitating a different set of subject positions for iAgents vis-à-vis their “clients” and therefore requiring continuous relational work. But first, clients had to be crafted out of family members, neighbors, and inhabitants of nearby villages. The techniques of “customer segmentation” and group formation, which was one of the topics of training received by iAgents when they joined, were the primary instruments. People in villages needed to be



rationalized and rendered legible according to the products or services they might purchase and then to be clustered accordingly (Applbaum 2003; Dolan 2012, 2013). Classification and quantification of “customer segments” was intended as a stabilizing device; “establishing metrics for the description and the assessment of products [and services and consumers] is a crucial ingredient of the performative processes that shape markets” (Muniesa et al. 2007:9).

Yet instead of stability, the implementation of this composite model produced continuous flux and negotiation. In the following ethnographic descriptions, we see the ways in which villagers defied definition as consumers in the ways that the iAgent model attempted to construct them. I track the partial and differential construction of iAgents through the products and services they peddled and through the often conflicting relational positions these implied. According to the type of product or service, the exchange modality in which it was offered, and the way in which the client/beneficiary/consumer/member was classified, relational configurations emerged with different implications for the social and economic position of the iAgent.

iAgents were tasked with forming two of each of the following groups for weekly meetings: children, adolescent girls, housewives, farmers, unemployed laborers, and dependent citizens (defined as disabled, elderly, widowed, divorced, and abandoned people). TIE identified these six “types” of people because they represented the most “vulnerable,” “disadvantaged,” and “downtrodden” of the rural population and suffered the lack of access to information-based services that their development supposedly required. These groups were considered to be internally homogeneous, defined by the problems they were imagined collectively to experience and the information TIE believed to be crucial for their empowerment. Examples include maternal health and HIV/AIDS information for housewives and livelihood and livestock information for farmers. Topical information, similar to the rural villagers themselves, were thus gendered and segmented and then delivered to their directed audiences via offline audio-visual material stored on iAgents’ laptops. I discuss four types of services an iAgent might provide in the course of a day and sometimes in the course of a single session: group member education through digital multimedia, fast-moving consumer goods sales, health diagnostics checks, and Right to Information Act advocacy. To tease apart their underlying, often conflictual, socio-financial logics, a further reading of relational work is useful.

For all economic activities or transactions, Zelizer identifies four elements, the negotiation of which constitutes relational work. These are: distinct social connections among the actors in the activity, transactions of goods or services, tokens that serve as media for those transactions, and negotiated meanings with which actors endow the transaction and relationship (Zelizer 2012:151). To account more ethnographically for power and the directionality of exchange, I consider the structural features of the relationship, for which I employ the models

of kinship- and NGO-patronage relational economies I develop in earlier chapters and draw on the Bangladesh development and patron-clientage literature (Gardner 1995, 2012; Jahangir 1982; Jansen 1987; Karim 2011; Lewis 2011; van Schendel 1981, 2009).

*iAgent Brishti's typical service day*

After cooking a breakfast of fried potatoes for her family, Brishti packed up her bag of equipment, hauled her bicycle up the steep embankment to the dirt road, and cycled toward her morning information session for farmers. In this weekly event, she showed digital multimedia to “build awareness” about planting and harvesting cycles and to select the right fertilizers and pesticides. Her group contained twenty men, including several uncles, whom she had invited from proximate villages. These one-hour sessions were meant to follow a pre-defined flow, but she usually skipped the formalities. As a young woman with no direct experience in farming, she said she felt uncomfortable lecturing to elder men who had farmed their whole lives. She skipped straight to the video, allowing the technology to do the talking.

Her members did not need to pay to receive information in group sessions, which were often also attended by non-members attracted by the entertainment. Instead, Brishti received an “honorarium” per session from TIE’s foundation partners (70 BDT [0.60 GBP] per session). As iAgent project founder Rohan explained, while iAgents were entrepreneurs, they should not be allowed to provide income-generating services exclusively. They also needed to offer awareness and education to the villagers, which was the primary activity upon which TIE based its social-impact claims. TIE eventually realized it needed to give a financial incentive to iAgents for these sessions.

Group meetings were a modality familiar to many villagers; for the past several decades NGOs had commonly offered them. Brishti in this context was understood to be a type of NGO worker, which implied a hierarchical connection over members despite her inferior social position. Within the NGO moral economy in Bangladesh, patrons are expected to distribute resources or gifts to clients in an ongoing relationship. Indeed, Brishti had a difficult time when she established regular group sessions because, although she gave the “gift” of free information, other NGO workers and state officials had previously provided free meals, clothing, and other material objects that beneficiaries had come to demand as forms of “help” (*shahaja*). Informational videos were entertaining, but people did not consider that they benefited from them in the same way as they would by a new towel or a chicken. Instead, iAgent gifts resembled the “development gift” (Dolan 2007; Gardner 2012; Rajak 2011a, 2011b; Stirrat and Henkel 1997) that, instead of strengthening social hierarchical ties, were structured ultimately to sever those ties for the purpose of “sustainability.”

During a particularly cold winter, TIE organized warm clothing and blankets for iAgents to distribute to their group members. During subsequent winters members repeatedly

complained that iAgents now “gave them nothing.” In Zelizer’s terms, the ties that Brishti and her group members tried to stabilize were incompatible with one another. Group members understood that their social ties with Brishti *should* be one of NGO worker and beneficiary, in which gifts were given regularly in exchange for compliance. Members often rebelled against Brishti because of her repeated failure to uphold the moral economy of the relationship. They refused to show up for sessions, disrupted the flow of meetings, and demanded food and gifts. They refused to behave like “proper beneficiaries”; the failure of expected transactions violated their sense of how the relationship should work.

After playing a video about a technique for threshing dried rice plants, Brishti tried to sell some consumer products to the farmers’ wives. Because of the perceived barrier between rural people (particularly women) and markets, iAgents were commissioned as arms of direct distribution to people in their villages and homes. Organized by TIE, iAgents assumed the identity of *Aparajitas* (meaning in Bangla, “women who cannot be defeated”), part of a rural sales program developed by CARE, an international NGO, and the Bangladesh subsidiary of Unilever, a multinational corporation. The Aparajita program, a strategy for expanding the markets of Unilever, BATA, Square, and other multinational and national corporations farther into the “unreached” rural areas of Bangladesh, was cloaked as a program of empowerment. Villagers could purchase “a basket of impactful products” (Unilever 2014), and destitute women could transform their lives by becoming sales agents and earning a living (Dolan 2012; Dolan et al. 2012). Products included Vim washing powder, Fair & Lovely skin whitening cream, and Sunsilk shampoo, all in the single-use sachets iconic of C. K. Prahalad’s “fortune at the bottom of the pyramid” corporate social-business models (Prahalad 2006). The program operated within a hub-and-spoke setup, with TIE and its local NGO partners receiving commissions as the franchising bodies, and iAgents/Aparajitas capturing a marginal profit. Aparajitas, of which four thousand existed in the country in 2015 (Jita Bangladesh 2015), enabled the extension of the corporation through this “inclusive business” model, but they remained excluded from the benefits of corporate employee-ship.

Brishti had been trained that her role was to engage in simple market exchange, in which she would supply her fellow villagers with products for their standardized retail value in cash. The relationship was modeled to be equal and transactional, with debts canceled out as soon as cash was given and products were handed over. Yet, the simultaneous TIE expectation was that larger markets could be reached by leveraging the social networks of iAgents as a client pool. As Ara Wilson observes among Avon Ladies, door-to-door sales people in a global multi-level marketing company in Thailand, “such selling mobilized, but was also contained by, social relationships” (1999:410). While markets for companies’ products were readily available using a distribution agent’s village networks and “social capital,” her relationships with persons not otherwise operating under a market logic with her meant that intimates often deferred payment.

In Bangladesh, the vendor-customer relationship is often built around credit and delayed payment, rather than immediate cancellation of debts. The iAgent work schedule was incompatible with the mode of economic sociality in rural Bangladesh; the temporality of the loans iAgents had to take to purchase their products conflicted with the temporalities of these customer payments. Gender relations also inhibited Brishti. Men especially took products from her bag while saying that they would pay later, which they often never did.

Brishti and fellow iAgents had resisted product sales in the beginning because its closest local analog—rather than the high status of an NGO worker—was the lowly status of a hawker or peddler (*feriwala*). People commented that such work of buying and selling in public spaces was unsuitable for girls because it lowered the social status of the family and created difficulties in finding marriage partners for them.

As a strategy to overcome these obstacles, Brishti set up a shop next to her house. Sitting on a platform raised above the road, surrounded by an inventory of goods on display, she was perceived, if not as a shopkeeper herself, as a sister or daughter of one, and customers were more likely to respect the transaction. Later, as her shop turned over higher volumes of goods, Brishti employed her father and brothers, individuals whom people could more easily embrace in their mental model of a vendor-vendee relationship.<sup>35</sup>

To overcome the stigma of being perceived as a hawker, Brishti also used her group sessions to sell products. The exchange of products and sales of goods between and among households by women had precedence in the village. (Gardner 1995:216 and White 1992:81 discuss women-operated markets such as door-to-door trading, share-tending of animals, and female moneylending.) Thus iAgent sales practices could be enfolded in these commonly understood systems of meaning. iAgents were less likely to be stigmatized as hawkers within the intimate circle of women sitting together.

The farmers' wives did not want to buy any products that week, but several of them requested that Brishti check their blood pressures. A third type of service she provided was health-related diagnostics via digital equipment such as blood-pressure cuff, glucometer for diabetes testing, blood-type reagent kit, weight scale, and thermometer. As with product sales, these tests required clients to pay a fee per service. Unlike product sales, health services were one of the most lucrative for Brishti because, after recovering the initial investment in purchasing her equipment, she retained nearly all the profit with only marginal recurring costs (such as recharging batteries and purchasing test strips and slides for blood work). Initially, Brishti promoted her health services at group sessions until people became familiar with them. After several months, she was able to build up a customer base for regular checks, which provided a constant stream of income.

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<sup>35</sup> Her “empowerment” as a successful iAgent necessitated her disavowal of the respectful aspects the program claims to accord her. Instead of being the expert, she let the computer do the talking. Instead of being a successful woman shopkeeper, she let people think that the shop belongs to her male guardians.

The digital equipment used, and the training she acquired, elevated Brishti's status. Providing health services likened her to an esteemed professional in government Community Clinics and hospitals and in health-related NGOs. These professionals received salaries, so Brishti faced initial difficulty in convincing customers to pay the fee; she asserted that she was an entrepreneur who purchased the equipment herself. She asked customers how much money they would lose in transportation by rickshaw to a clinic and in forfeit of wages, and she demonstrated that the fee for her iAgent service was smaller and the provision at home more convenient.

In this health domain, iAgents created a new market for bioconsumerism; they generated a "need" which they then fulfilled. In turn, people were classified as biodata to be read so that their lifestyle habits could be governed (Foucault 1980). Brishti became effective at convincing people of the necessity of knowing one's blood type and regularly checking one's blood pressure. The appeal of health technology (especially with digital equipment, which was more "modern" than the manual technology the clinics used) helped further to attract customers, even though Brishti was not a healthworker, possessed only technical and not medical training, and often provided misleading advice. (She recommended to people with high blood pressure that the affliction resulted from stress and "tension" and that they needed to eat less rice and spend more time resting.) Brishti's connection with people in this context was that of expert and client, with bioinformation and advice exchanged for cash. The allure of the type of knowledge and the material props employed meant that the status of the provider was incremented upward with each transaction. Relationships were often long term and affective, and Brishti was called to take temperatures and measure blood pressures each time someone in her village or nearby ones fell ill, any time of day or night.

Brishti rested for lunch at her cousin's house in the same village. She had brought her meal, but her cousin provided a plate, extra rice, and some vegetable curry. Two boys, also cousins, entered the house while they were eating. They used Brishti's laptop to download music videos onto their phones. She grumbled that they were costing her bandwidth and battery and that she would normally charge for the service. She did not attempt to collect the money, and the boys did not acknowledge her comments.

After lunch, Brishti cycled to a distant village to provide Right to Information (RTI) Act services. Considered by TIE to be the social work of good-governance advocacy, this service was to ensure people's right to obtain information (understood as documentary material in any form, including paper, audio, video, and digital) from state officials and organizations owned, controlled by, or substantially funded by the state. The idea behind RTI is that information is not a favor to be meted out by the state at its discretion but is instead a public good. The specific service Brishti provided to villagers was to identify people who were entitled to receive state subsidies (such as old-age pensions and disability grants) but who were unaware of their

entitlements or whose claims to receive them were denied by local-level officials. The work entailed submitting a request for information in the form of a question, such as, “For how many people are VGF cards available in Lalpur subdistrict in 2013, how many remain to be distributed this year, and what are the requirements for getting one?” VGF (Vulnerable Group Feeding) cards are part of Bangladesh’s food-assistance safety-net program, distributed to the “extreme poor” for food rations in regions affected by disaster. If a family qualified for receiving a card and had been turned away by the local government office, the family could return to the office with the written response to the iAgent’s question to show that cards were still available for claim, that it had fulfilled all the criteria to obtain one, and that it would not need to pay a “fee” (that is, bribe) to the officer for the benefit.

Here, people were classified not by homogenous livelihood- or lifestage-based profiles as in the group sessions, but as citizens “excluded” from the state who needed the weight and authority of documents to make claims to their rights. RTI is not an official venue for pressing claims (people ask questions rather than petition for entitlements), but through iAgents the act is used as a tool to enhance the voice of citizens against local officials’ informal and personal systems of distributing state benefits. Information might become a form of social capital, one required for claims-making to the state. In this sense, RTI indirectly strengthens local governance and rights by creating a sort of market for documents that wield power in their ability to extract state resources. In their role as conjurers and bearers of these pieces of paper, iAgents were key actors in the creation of information as a public good, a form of social capital, and a market with its own supply and demand dynamics. As TIE officers explained, the role of the iAgent as intermediary was to stimulate the demand side as a market signal for supply to follow. (TIE aspired, in a future project, to render these pieces of paper digital so that the market for information in any village in Bangladesh would be visible in Dhaka and anywhere in the world.)

RTI service was provided through TIE’s partnership with a Bangladesh-based human-rights foundation supported by foreign aid (UK Aid, AusAid, and The World Bank). Villagers did not pay; Brishti received an honorarium of thirty taka (30 pence) for each form submitted, disbursed by TIE from the foundation’s project budget.

Although the RTI “awareness-building” session followed the same format as the regular group session Brishti had just conducted, and it took place in a village where Brishti had previously run a housewives’ and an adolescent girls’ group, Brishti was viewed as an extension of the state or at least a broker for it (Arce and Long 2002; James 2002, 2011; Krishna 2011; Shah 2010). People made demands on her to bring them handouts and complained about infrastructure (such as village roads and latrines) that was promised by Members of Parliament and local officials but had not been built. These demands were made tentatively, and people nodded sheepishly each time Brishti explained with exasperation that

she did not provide those services, which they already knew because of the three years of experience with her. Yet this fact did not stop them from making similar claims on her each time she visited in the capacity of RTI work. If she was going to assume the role of intermediary for government services, they in turn saw fit to make the counterperformance of supplicant to the state.

The relational schema with which people understood iAgents who provided RTI services was one of state extension agent to citizen. Such a relationship invoked sharp hierarchy, deep distrust of the value of promises made by the agent, accusations of corruption, and belligerent demands. iAgents struggled to enlist people to ask questions and visit government offices, because villagers evaluated iAgents through the lens of what the state had *not* delivered and through the lens of villagers' previous failures to secure these same entitlements. The RTI program proved to be so problematic that Brishti and other iAgents revolted against it and informed TIE that they refused to participate any longer, a process I discuss in the next chapter.

On other days, Brishti sold ICT-based services such as topping up mobile phones (as a commission agent of phone operators), downloading songs and music videos to people's phones, opening email and Facebook accounts, producing passport photographs, and setting up Skype conversations with migrant relatives. These services operated on a pay-per-use model and usually targeted young customers, especially boys. They conveyed special status to Brishti as a wielder of technology and an enabler of connections (such as to relatives working abroad), which other service providers did not offer.

Brishti served as a bilateral-program extension worker for a program called Aponjon of USAID and the Bangladesh government, which sent health information to expecting and new mothers via text message. She traveled distances far beyond her usual working area to register women in the program, which meant filling out painstakingly long forms that were thrown out by the Aponjon staff if a single mistake appeared. Aponjon paid iAgents 10 taka per correct form and a bonus if they exceeded their targets (such as five hundred forms per month). To meet their targets, iAgents traveled to remote locations where, they assumed, poverty correlated with higher birth rates. Yet when they found few pregnant women to register, they complained that "even *these* people have become *digital*," an English term they synonymized with "educated," "conscious," and "aware."

iAgents did not take fees from women they registered, but Aponjon deducted 2 taka per text message from these women's mobile phone accounts. Because iAgents solicited registrations in villages where they often lacked prior social connection, they operated in an information-extraction and assembly-line mode. They encountered pregnant women and demanded information from them without explaining the program. They represented themselves as NGO employees and extrapolated false data to fill in parts of the form at a later point.

TIE negotiated with the national birth and death registration office to outsource this government function to iAgents, who entered details on a form online, which citizens then needed to get printed as a certificate at a local office. iAgents were not paid for this entry service by the state or the citizen, but they charged for Internet time used and for printing confirmation pages at the time of entry, thus disaggregating the meaning of this act to its component logistical and technical parts.

Brishti and other iAgents conducted market research for Yamada, a major Japanese multinational electronics firm. A team of executives from Yamada visited Lalpur three times during my presence there. They tasked iAgents with filling out multipage questionnaires with off-grid households regarding their daily and monthly energy usage as well as their willingness to pay for Yamada products. Yamada conducted a pilot project for a photovoltaic-battery “base-of-the-pyramid” social business by installing solar panels on the center’s roof in Lalpur and using iAgents as marketers and distributors of solar-charged batteries to off-grid and riverine areas. iAgents were paid fifty taka per questionnaire correctly completed and were left on their own to determine price points for battery rental to households.

### *Conflicting relational forms*

How does Brishti reconcile the different services’ relational schematics with the different self-images and external perceptions they provoke? How does she devise strategies to differentiate herself from less aspirational livelihood identities and draw connection to the more status-wielding ones?

The challenges of being an iAgent exist within the realm of work outside the home and are also tied to personal relationships. Rahela, as she narrates below, experienced intense ambiguity and ambivalence when she first learned about the iAgent opportunity.

Having been kicked out of the house by my father as a result of accepting the iAgent position, I passed my days at the home of a distant relative. Every dawn, I would take my bicycle out on the path. People said, “You call us to these group sessions because you work for an NGO. So why are you charging us?” People whispered that I was running a scam to take their money and run away. In the village, some people worked abroad. Using the laptop and modem, I started using Skype so relatives could talk with them. I enjoyed watching the migrant’s surprised mother, father, wife, and children when they saw the moving faces of their loved ones on the screen. Now, whenever they wanted, they could speak face-to-face, all for paying just 200 taka per hour! Before, I wouldn’t have hesitated to let an aunty from next door use my phone to call her son in Dhaka. But now, they told me in the TIE training that I have to be entrepreneurial and earn money from these equipments. Otherwise, how would I repay TIE for all the things they gave me?

Rahela’s narrative conveys the intense ambivalence that characterized a young woman’s transition into iAgent work. Facing opposition from family members, converting affective ties into commercialized ones, and being subjected to social stigma accompanied the optimism of a new opportunity and the pressure of fulfilling contractual obligations with the social enterprise.



Rahela provided communication services for a fee, whereas previously such a transaction would have been approached in the form of help (*shahaja*) and reciprocity important to the moral economy of kinship and patronage. Such an act of commodification “refers to the process of assigning market value to goods or services that previously existed outside of the market” (Constable 2009:50). While market exchanges regularly transpired in village settings, even among kin and neighbors, a young girl would be unlikely to offer any goods or services for purchase. For most people, interactions such as borrowing mobile phones still existed outside of the market. Tensions arose for iAgents who had to assign market value to non-market exchanges and convince people why this transformation was necessary. They needed to justify that charging for such forms of “help” was not due to selfish or other negative behaviors.

iAgents often went out of their way to help others outside of their work to show that they had not lost the values of reciprocity. This “help” included assisting in food preparation and house mending, opening savings accounts and negotiating purchases, and making their personal bank accounts accessible to their fathers. Thus, the iAgent model achieved a third order of exploitation. It extracted the labor power of young women without compensating them for the full value of their labor. The young women needed to self-exploit as entrepreneurs in order to earn a living and deliver payments to the bank and the licensing body. Their new skills, networks, and access to opportunities became susceptible to their kin who made claims on them, and they allowed themselves to be exploited by these relatives by acting congruently with the moral economy of kinship and notions of ethical personhood.

At the same time, Constable observes, the “meanings and importance of commodities are transformed in relation to particular local understandings of modernity as related to subjectivity and intimate relationships” (2009:55). Some activities, in their relative ability to bring social value by creating favorable subjectivities or spaces of social intimacy, are more easily commodified than others. The laptop-modem-iAgent service assemblage as “commodity” gained importance (and raised the esteem of the iAgent) when Skype enabled people to communicate with distant loved ones.

Recall the daily schedule of Mita, the exemplary iAgent who appears in TIE’s promotional and training videos. Mita worked day and night to prepare for, deliver, and follow up on services she provided to her customers. In the seamless stream of Mita’s presented life, the fact that the different activities possessed different rationalities and income streams behind them—necessitating different subject positions and relational modes that iAgents continuously had to adopt and switch between—is entirely obscured. Pulling apart the socio-financial logics of multiple services, I focus on the often-conflicting expectations they evoked in real life. By contrast, in the stylized life of Mita, villagers transitioned among being relatives, beneficiaries, patients, citizens, customers, beneficiaries, and supplicants as smoothly as Mita shifted among the roles of daughter-in-law, teacher, NGO worker, broker, peddler, patron, and housewife.

While people routinely related with one another in different ways across contexts, and regularly turned one another into fictive kin in Bangladesh (Gardner 1995:158; van Schendel 2009:134), the social expectations invoked by iAgents' multiple positionalities in this case often contradicted one another. How did "relational work" actually work when simultaneous relational forms clashed?

Rather than seeking to stabilize a particular relational position, as Zelizer (2012) argues, iAgents benefited by flexibly leveraging different ones when it suited their purposes. When introducing themselves to new people, iAgents often described themselves as "coming from Atno Bishash," the NGO hosting the iAgent center with which many people were familiar because of its long history in the region. In this instance, ambiguity in the nature of the relationship was desired as opposed to the well-defined boundary-making Zelizer describes as part of relational work. In outward-facing representations (for example, to funders, banks, and foreign visitors), iAgents were independent and financially self-sustaining entrepreneurs, as opposed to salaried employees. In their self-representations with villagers, they often emphasized their alliance with the center NGO to establish credibility. They kept up the appearance of being NGO employees as long as they provided services for which beneficiaries did not need to pay directly (such as Aponjon registration, group sessions, and RTI). Yet as soon as people wanted their blood pressure checked, or iAgents realized that aspiring migrants needed passport photos, they began to assert their status as independent entrepreneurs who took fees for the convenience provided. When discussing the fee structure of their services, they stressed that they were independent businesswomen who did not receive a salary and who relied on the income from fees.

To the extent that iAgents could determine how they spent their time, they gravitated toward activities that generated the most profit and ones that encoded status markers such as use of digital equipment or connection to foreigners and powerful others. Had iAgents been fully autonomous, they might have focused entirely on activities that enabled them to engage with people on terms that increased their status and sense of aspirational self as well as earned them a decent living. The ways in which TIE attempted to control their use of time, activities undertaken, and services provided are discussed in the next chapter. Yet I note here that iAgents were forced to perform *all* the services TIE instructed them to do, which resulted in the relational contradictions discussed above and therefore necessitated extraordinary relational work.

## TRANSFORMING SOCIAL RELATIONS IN THE COMMUNITY AND FAMILY

This chapter so far explores the difficulties iAgents experienced in navigating social relationships with their clients due to the mismatch of transactional logics and meanings

underpinning the services they provided. Rahela's narrative shows us that the idea of women's paid work outside the home, regardless of the type, was a central source of conflict between young women and their families (Grover 2009; Heath and Mobarak 2014; Kabeer 2001; Rinaldo 2014; Shehabuddin 2008; White 2012). I build here on the discussions of women's work in chapter four and focus specifically on NGO engagements, implications for propriety, and the relational work iAgents performed to try to gain acceptance among their families.

The prevalence of women in NGO work, as participants in income-generating schemes and as frontline workers and project staff members (and rarely as managers and leaders), provided a key avenue for easing the process of social acceptance of women's roles outside the home. Training by NGOs in topics such as health and nutrition, agriculture, and social work conferred upon recipients a mark of experience and status as bearing a respected type of knowledge. The lifestyle changes of women working in NGOs slowly began to index status, including their increased but still limited practical freedoms through mobility, income to use at personal discretion, and confidence in interactions with non-kin men (Karim 2011).

Once a woman held a coveted NGO position, she could likely obtain another NGO role subsequently. Village-level NGO workers often had long track records of acronymed organizations in their work histories. In a village in Lalpur, Rahela liaised with a particular woman to mobilize group sessions and call people to meetings. Three times in six months we arrived to discover that this woman had switched jobs and was the village extension worker for yet another NGO. Regardless of the new project, her role in it only incremented her status as a locus of activity and externally procured resources.

iAgents flaunted their multiple roles and associations, in different ways according to whom they wanted to impress. Rahela carried a small box to contain the official SIM cards she owned and happily explained each of them when low-level, particularly female, office workers from Atno Bishash commented on how many she had. "Listen, I'll tell you.... This one is for Aponjon, these ones are for Grameenphone and Robi flexiload [to top up phone credits], this one is from the program where the Member of Parliament talks to villagers through Skype on my computer, these three..." The regularity and context with which Rahela engaged in these assertions implied a desire to assert authority over the less-experienced but higher-status and salaried NGO employees.

The physical appearance and behavior of iAgents performed the work of making the women seem similar to NGO workers (as compared to hawkers) even though they were not employed by any NGO. For women in Bangladesh (as elsewhere), clothing was a marker of age, status, financial standing, social connectedness, modesty, religious beliefs, and type of work performed. Appropriate dress was an issue of concern for iAgents, who faced resistance from family members and local religious authorities when they left their homes to render services. Local *imams* initially disapproved of the program on the grounds that these women

were violating *pardah* norms, but TIE explained how the women's dress and behavior were compatible with *pardah*. Appearance (uniform, branded paraphernalia, particular styles of grooming) and deportment (long strides, head held high, smiling) are also "material signifiers of belonging" and style these individuals as upwardly mobile professionals, distinguishable from lowly hawkers (Dolan 2012:6).

In TIE's iAgent model, the iAgent's house is the "service center," and her working area is the surrounding five-village radius. To overcome the stigma of cycling and working at all, iAgents avoided their own and proximate villages when they began the job and walked with their bicycles until they were sufficiently far away. Then they started providing services in places where they had fewer personal connections and where they were more likely to be interpreted as experienced NGO workers. This behavior corresponds with that of destitute women who begged or sought domestic or agricultural labor by traveling to distant places where they would not be recognized (Gardner 1995:71; Kabeer 2011; White 1992). It also contradicts common development assumptions that one's "social capital" is a desirable resource to use in the beginning stages of entrepreneurial work.

Working in conjunction with NGOs was not entirely unproblematic. It was often associated with the microcredit sector, especially as local NGOs increasingly succumbed to foreign donors' preferences for funding programs that were "self sufficient" and financially "sustainable." A distrust of loan collectors prevailed after people witnessed the destruction that microfinance could wreak on social relationships (Karim 2011). NGOs' intentions were scrutinized. Villagers feared that visiting foreigners wanted to kidnap Bangladeshi children and sell them abroad. (The fear was well founded; the poor were often deceived through false medical information into selling their organs for a pittance to the wealthy in developed countries; Moniruzzaman 2012.) People in some villages treated iAgents with suspicion and said that these individuals took money from a Christian NGO and would attempt to convert them. Stories abounded of savings and insurance programs that collected money from people for years before suddenly disappearing. Being cheated was an experience with which all poor families were familiar, and new schemes brought by unknown others were met with distrust.

As Rahela's story indicates, iAgents faced significant opposition from their immediate family members when they joined. Riding bicycles was socially stigmatized for women, and new iAgents faced unpleasant comments by villagers as they cycled past. Some people believed that the physical activity harmed their virginity and fertility, and others said that it violated *pardah* norms, both of which diminished their future marriage prospects.

Rahela narrated different versions of the following story for TIE's promotional material, to visiting journalists, and to me when I first met her. The extent to which the story was embellished is unclear. Its significance for this chapter lies in the framing of her experience as a turning-point story, told through the narrative arc of intense hardship and suffering overcome

through perseverance and hard work. This form of storytelling and self-representation carried resonance with local idioms of lament and the virtue of struggle and with international development evaluations of authenticity and reliance on the Protestant work ethic as a dominant moral principle.

For many years, Rahela's father had opposed her activities outside the house, such as her formal education. He said that if she had been a boy, her behavior might have been acceptable, but "for an adult female to study and for a beggar to keep an elephant, it is equally implausible!" He shouted angrily when he caught her using kerosene to study at night by lamp. He ran a small trading business by sitting on a mat in the village market with low-cost goods spread out around him, most of which he sold on credit. He knew that a household could not run on such a meager cash flow, and the cost of kerosene was increasing. When Rahela used government scholarship money to pay the registration fee (900 taka; 8 GBP) for her secondary-school exam, her father grew irate and shouted that he could have expanded his business with the money. When she proudly announced that she had scored an A-, hoping for validation, he replied, "It's good news about your A-. But girls studying results in no benefit, so now your wedding will take place. I will start looking for a boy."

When Rahela became an iAgent, her father did not allow her to return home. She stayed those early days with a distant aunt near the Atno Bishash office. Her mother gave her 12,000 taka from her women's savings group for the security deposit for TIE. Three months later, when Rahela received her first honorarium from TIE for conducting a round of group sessions, and she placed the money in her father's hands, he began to change his opinion about her work. With her subsequent income, she repaid her mother's loan and then built a shop next to their house to sell consumer goods. She continued to be the primary income earner in the family.

The freedom of movement and choice in matters of study, work, and future marriage were contingent on Rahela's continuous relational work to position herself as the main provider for the family. Rather than a constraint, the new kinship role was consistent with her earlier desires to help her family rise out of precariousness, and it was her mother who had made this work possible for her. The ways in which she and other iAgents (ones who had achieved a relative degree of economic success in the pilot-model locations) spent their incomes were not necessarily indicative of an eager consumerism within a rising, rural lower-middle class. Rather, they indexed the aspirational images and roles iAgents wished to construct for themselves in the context of the changing relationships they experienced in their families. iAgents' primary expenditures, aside from the costs of maintaining and expanding their businesses and contributing to regular household consumption needs, featured items that might be read as consumerist. They bought new clothing for themselves, including elaborately sequined *shalwar kameez* sets that indicated their newly achieved distance from hard manual labor. They renovated their parents' houses by using corrugated tin panels instead of thatched

bamboo. They bought furniture for their houses, supported siblings' school fees, and purchased requisite gifts and food items for celebrations such as Eid ul-Fitr.

Gardner documents how conspicuous consumption (of electronic goods, clothing made of exotic materials, jewelry, wearing *burqas* for trips away from home, brick houses, furniture, photographs symbolizing cosmopolitanism, and feasts for festivals and rituals) marked economic success among migrants' families in Sylhet in northeastern Bangladesh (1995:133-134). Elsewhere in South and Southeast Asia, Shakya and Rankin find "commoditised regimes of value growing increasingly salient as arbiters of status and opportunity—that is, how one is perceived, one's status and indeed honour, has increasingly more to do with the commodities one possesses and displays than with, say, one's caste or ethnic location" (2008:1226). In some cases, consumption practices and financial wealth also transcend gender norms, as when single daughters inherit their fathers' extensive property (Lamb 2000:102).

Mills notes that paying "attention to the complex agency underlying consumption practices, beliefs, and motivations can help avoid reductionist views of social and cultural transformation and may provide a richer and more complete understanding of local experiences of change" (1997:55; also Orlove and Rutz 1989). While TIE's model expected iAgents to advance their independent positions by investing earnings in their businesses and personal consumption practices, iAgents said that the best way to improve their social standing was to fulfill and then exceed the social expectations placed upon them, which featured investing in family and household improvements. The social value iAgents placed on wealth was generated in its relational properties, rather than in its individual accumulation. In this way, the consumption aspirations and practices of iAgents can be examined as a field of cultural struggle (Ong 1991), as an aspect of the relational work they undertook to make claims about their new social and relational positions and prove the value of their work.

In Rahela's story of transformation, she says that sometimes at night while sleeping, she realized that her father was brushing her hair and uttering the words, "I was wrong, my dear daughter. I should not have discriminated between a boy and a girl." Yet despite being the main income-earner supporting her natal family of six and having gained a measure of freedom of choice about everyday matters, as a son might have enjoyed, Rahela was also expected to fulfill the role of daughter. That expectation implied that she would continue to behave in ways that would secure her a good marriage when and in the way her parents expected and, after marriage, to perform all the duties expected of a good wife in addition to her outside work. Depending on the circumstance, one or another of these roles would be salient and necessitate different behaviors and subjectivities at different moments. Naila Kabeer's (2000) work finds similar contradictions among garment factory workers. Women's factory work does not lead to a renegotiation of domestic roles. Rather, women were expected to perform the dual labor of both productive and reproductive work.

In sum, all of these efforts at self-positioning needed to be continuous, as they were slippery and did not allow for the kind of hard-boundary setting Zelizer describes or the direct translation into market subjectivities through market devices. This constant relational work is due to the myriad (and sometimes contradictory) relational logics that inhere in iAgents' simultaneous positioning as daughters, sisters, and potential future wives and as NGO representatives, independent entrepreneurs, and market service providers. In the concluding discussion, I complicate the linear model of social stigma turning into social acceptance (shown in the turning-point narratives advanced by TIE and iAgents) by demonstrating how ambiguity and blurred relational modes continued to be fundamental to relationships long after iAgent work gained some social acceptance.

#### THE RELATIONAL WORK OF RELATIONAL WORK: DISCUSSION AND CONCLUSION

This chapter demonstrates that the multiple relational modes that describe iAgents' interactions with customers and family members shift according to context, type of service, and others people's social expectations. In this section, I argue that, rather than efforts to stabilize a particular relational mode, as Zelizer advances (2012), the act of switching *between* different contrasting relational arrangements is itself relational work of a second order.

To illustrate this point, I offer the example of Taspia (an iAgent in the failed Amirhat location) who tried to convince her uncle to help her sell consumer goods. Separate from the agreement with Unilever in the Aparajita project in Lalpur, the Amirhat center contracted with Square Consumer Products, a Bangladeshi company. The Amirhat center executive director, Sabbir Hossain, invested his own money in purchasing a bulk quantity of Square products (soaps, shampoos, washing powder, sunscreen, whitening cream, talcum powder, baby food) at trade price. He forced all iAgents to take home several boxes of these products to sell within two weeks and deliver to him the full income, after which he would compensate them with some marginal benefit (less than one percent commission). iAgents would have to pay him for the full cost of the products after two weeks even if they did not manage to sell them, which caused distress. "If I sell you soap, you will not buy soap again until you finish the first bar. Two weeks is impossible," reasoned Taspia, highlighting the temporal incongruities between the expected sales regime and the rhythms of actual life. Trying to overcome this problem, several days before Sabbir expected his profits, Taspia called on her mother's brother (*mama*) to help her sell the products from his shop in the bazaar near his village. Agreeing, he visited Taspia's house. First she employed a business-transaction logic with him. "Look at the range of products I have," she began, carefully enumerating their variety and qualities. "But where is Lifebuoy and Lux?" he interrupted as he pawed through the box. "What are these brands? They're more expensive. People don't know them, so they won't buy them." Withdrawing his

offer, he explained that his shop would do better by selling familiar brands.

Realizing that the position of market transactor was failing her, Taspia switched to one of a subordinate affective familial role. In Bangladesh and elsewhere in Asia, the role of mother's brother implies a relationship of indulgence, and *mamas* are supposed to fulfill their nieces' and nephews' requests (Gardner 1995:29; Lamb 2000:27). Taspia began telling her uncle about the "tension" she was experiencing by having to sell these products and how unfair the center was treating her. She mentioned the suffering her mother (his sister) endured because she lacked sons, hence the pressure on Taspia to support the family. She appealed to his help rather than his business sense. The tone of her voice changed to that of supplicant, using complaint or the politics of lament expressed by a person in the position of marginality or inequality to make claims on a superior. She brought him a chair and hollered for her mother to bring tea and biscuits. After hesitating, Taspia's uncle agreed to take the products from her if he could purchase them at trade price. Yet Taspia would have to pay the market price to the center, and she would wind up with a loss. In the end, not taking her uncle's offer, Taspia tried to sell the products on her own by traveling house to house like a hawker.

This example highlights the partial nature of relational stability, because people continue to occupy other structural positions even as they take on new ones. This observation is magnified if the new role, such as that of iAgent, does not yet have a defined or commonly understood set of rules and meanings that other people understand. I offer another example, this time in which the elements of a single relational mode (relational tie, transaction, media, and negotiated meaning) are not internally consistent or have different logics according to their directionality.

Money circulated unevenly within iAgent families. Taspia and Rahela had invested their labor, savings, and connections in rebuilding their houses and in building shops in which their male family members could work. Of the monthly income Taspia made by working for a hybrid-seed company (after having resigned from being an iAgent), she gave all of it to her father. Rahela's earnings as an iAgent were similarly available to her father who made claims on them; he asked her to withdraw sums from her bank account for his use and did not repay them. Yet this relationship was not mutual. If Rahela needed cash from her parents, they expected her to borrow according to a strict timeline for repayment.

Taspia subsidized her elder sister's and nephew's cost of living, because they lived in her natal home eleven months of the year while the husband worked in Dhaka. Yet, if Taspia needed cash to register for her exams, her brother-in-law (who earned a handsome salary in corporate *chakri*), if he helped at all, loaned money to her with interest. Her income became collective property in the household, while her access to family resources needed to be qualified and followed a commercial logic of return. Taspia's identity as entrepreneur and identity as daughter/sister/sister-in-law were differently evoked in ways that did not always work in her



favor. Emphasizing the dynamic of power and inequality in relational work and adding the role of ambiguity are crucial for an understanding of how relational work actually *works out* (that is, what the outcomes are). If both parties have different understandings of or interests in how the relationship should be organized, then the power imbalance between them is significant to the outcome.

Being suspended between the expectations of the iAgent assemblage and longer-standing social values adds further complexity. Poor women are constrained by poverty and by hierarchies of gender and kinship. Lamia Karim (2011) documents how NGOs, targeting existing vulnerabilities, assert themselves in these relationships such that breaches in contract (such as non-payment of microloan installments) imply breaches in the collective good of the community. “One can see a shift toward a very important transformation: the making of market subjects who are caught between market principles and existing social expectations” (Karim 2011:130). This tension is especially significant in the case of iAgents, whose structural position (as poor young women) allows them to be easily exploited. If an uncle refused to pay for a service provided by an iAgent, she lacked any means of enforcing the completion of the transaction. Many iAgents were uncomfortable taking money from people, since doing so was not previously a component of most of their relationships.

As a last effort to make the iAgent project beneficial for her, after not having been able to sell her services on her own in villages, Taspia began taking her digital medical equipment to a private clinic in the nearby market. She struck an agreement with the doctor there that she would serve his clients (his technology not being digital and commanding less authority) by using the blood-glucose monitor, blood-grouping kit, blood-pressure cuff, weight scale, and thermometer. Clients paid the doctor, and he and Taspia split the fee evenly. While he retained part of her usual profit, they charged more per service, she gained access to a steady stream of clients, and his high-status position was effective for enforcing timely payment for services.

Often she and I sat late at night in his clinic, long after clients stopped visiting, waiting for him to hand over her cut of the income. Taspia said that this arrangement was her best chance at earning money, so she did not want to antagonize the relationship by asking for the payment directly. Although on the surface Taspia and the doctor entered into an agreement on an equal footing with a reciprocal transaction logic, in reality gender, age, and professional inequalities still played a role. Sometimes he did not pay her the correct amount, and other times he asked to “borrow” the equipment to use himself (presumably to retain the full profit). She found it increasingly difficult to protest against these practices. Yet her social position of vulnerability (because he could cut her out of the deal at any moment) meant that aligning herself with the clinic and being exploited by the doctor was better than being exploited by clients who did not pay at all. (I address in the next chapter the ways in which iAgents become adversely incorporated in patronage relations, but with TIE and the centers.)

The ethnography in this chapter shows the uncomfortable ambiguities and multiplicities that need to be considered in order for the relational-work concept to be a sufficient analytical tool for situations of intense social inequality and dramatic socioeconomic change. As a heuristic device, the relational-work concept helps to elucidate the ways in which the actual work of being an iAgent contains within it a multiplicity of social, political, and transactional logics. I apply a processual lens to Zelizer's model (2012) to complicate her claims that relational work is undertaken to stabilize a particular type of relationship most advantageous to a person. I offer a counterpoint to the linear narratives of empowerment that characterize many development programs and communicative models based on market representations used in academic theorizing on these transactions. I argue that relational multiplicity instead produces ambiguity. Empowerment is thus contingent on many structural and relational factors. This thesis highlights kinship and development relational economies (and changes within them) as well as gender and class politics as some of the key factors in contemporary Bangladesh. Such insight is revealed through a processual, diachronic methodology and analysis, rather than the synchronic snapshot-style approaches used by development practitioners and non-ethnographic research disciplines. Ambiguity is what allows the project to work, through participants' creative efforts to manage multiple and often conflicting roles and relations within their particular structural positions. The project also produces ambiguity, necessary for its ability to appeal to a diversity of resource-givers.

My analysis of the tensions between community members' and TIE employees' expectations concerning iAgents and among different service modalities has shown that ambiguity inheres in situations when it is not possible or desirable to define and fix the hard boundaries of a relationship. Transformations, rather than complete and final, are partial, continuous, and often internally contradictory, especially when the relational work of several transacting individuals are irreconcilable. In times and places of dramatic change, people find themselves occupying subject positions that lack precedent. Such circumstances are unaccounted for in Zelizer's model, in which people steer toward one position that is familiar to both parties and away from another familiar position.

Finally, given the insecure structural position of iAgents as the more vulnerable parties in most transactions, these ambiguities and relational multiplicities are often not played out in the iAgents' favor. The women sit at the bottom of the hierarchy in both directions of this multifaceted interface, among family and clients and in negotiation with TIE and the wider iAgent network of players. Far from transacting in impersonal marketplaces, iAgents' work takes up the properties of existing social relationships and expectations. In the next chapter, I detail the relational work TIE performs to implement its model—a process that favors misrepresentation, ambiguity, and strategic ignorance—and to attempt to reconcile the enterprise's central contradictions.

CHAPTER SEVEN  
THE SOCIAL LIFE OF BOUNDARY OBJECTS:  
TACTICAL CLARITY AND STRUCTURAL AMBIGUITY

Rahela's story was like the Phoenix bird's story in Greek mythology. From the burnt ashes, the bird flew with golden wings. People used to speak badly about her, and her father used to curse her every day. But after she became an iAgent, everything changed. From a shy, scared little girl, she became a confident, independent, and empowered young woman. People who used to criticize her now looked at her with respect.

TIE's iAgent social enterprise is designed for creating more Rahelas with these stories full of achieved dreams. These iAgents—created by TIE—send information to people through the use of technology. All the other Rahelas out there spread their wings like Phoenixes. An iAgent's superpower is information. At every moment, an iAgent out there brings information services by riding her bicycle to people in villages who are deprived of opportunity.

- iAgent Facebook page, 17 November 2014

For the benefit of external audiences, TIE (Technological Innovation for Empowerment) staff wrote this version of Rahela's story about overcoming her struggles. As the thesis so far demonstrates, representations of the iAgent abound. They are each strategically narrated in specific ways by different actors in order to promote particular agendas. Each one provides a partial picture that evokes certain types of relationships and possibilities to achieve desired effects. Anthropologists show how representations of charismatic characters and human interest stories are taken up as exemplars and embodiments of success, and the stories told about them perform the "relational work" (Zelizer 2012) of attracting supporters (Karim 2011). This work is central to the way program "success" is produced (Gardner 2012; Mosse 2005). Sometimes, people are able to advance multiple contradictory stories simultaneously, thus exploiting the convenient aspects of each one.

The differences among contrasting or contradictory portrayals of Bangladeshi women in national and international circuits of representation "become not accidents or inadequacies, but an index to the political interests which the images represent" (White 1992:1). Sarah White urges researchers to apprehend such images through the social relations and discourses with which they were produced. To push her injunction further, beyond the ways in which each representation encodes its own politics, we should analyze what is achieved through the simultaneous advancement of multiple images. I argue in this chapter that DIY (do-it-yourself) development models create and extract value in particular ways and that these two processes require separate relational economies and representations of them. The act of switching between these sets of relational and representational realms is work that is profitable for the enterprise but rests on unstable social relations. What makes the relational work of DIY-development models different from other market-based institutions, and from the academic literature on market devices (Çalışkan and Callon 2009, 2010; Callon, Millo, and Muniesa

2007), is that translational clarity and detachment, while performed, is neither fully achieved nor advantageous for institutional “success.”

The observation of multiple relational economies simultaneously enacted has two implications. First, it produces ambiguous and morally fraught relations among actual iAgents and enterprise staff, who each draw on different models of behavior and expectation for one another. Second, it generates conceptual ambiguity regarding the role and image of the iAgent. The iAgent image can thus be considered a “boundary object” (Star and Greisemer 1989; also Burrell and Oreglia 2015; Cornwall 2007) through which different parties can coordinate while registering varying content. Such multiplicity and attendant ambiguity generate productive misunderstandings and “strategic ignorance” (McGoey 2012a, 2012b) that enables the enterprise to function.

This chapter details the politics of iAgent portrayals and the power dynamics that infuse the relationships among dominant and non-dominant discourses and their narrators. I build on the analysis of the relational-work concept from previous chapters and illustrate how ambiguity and multiplicity are productive features of relational work, whereas the stabilization of particular, singular relational modalities never actually occurs. People sometimes invoke the boundaries of a particular representational form to achieve objectives within a certain context, in a process I call “tactical clarity.” Callon’s (1998) market devices and Riles’ (2000) network aesthetics are observed moments of tactical clarity, which they mistake for the core infrastructures of markets and networks. Relationships and boundaries demarcated by performances of tactical clarity are not marked once and for all. Rather, the system works only through the overall effect of structural ambiguity. The concept of the boundary object enables an extension of the relational-work model that attends to ambiguity and its productive role that Zelizer’s framework does not address. Unraveling the social efficacy of moments of tactical clarity—when boundaries are invoked and the trappings of one relational mode are asserted through market devices, documents, and other calculative media—is the topic of this chapter. What work do attempts at tactical clarity achieve in these moments of performance and for the overall relationship?

Drawing on anthropological conceptualizations of brokerage and patronage (James 2011; Koster 2012; Lewis and Mosse 2006; Piliavsky 2014), this chapter focuses on the elements of structural inequality and hierarchical relationships in relational work. Due to the constantly shifting nature of relational positions and their representations, the relations among TIE and iAgents are difficult to categorize by using definitive concepts such as patronage and brokerage that evoke precise domains, rules, and meanings. As established analytics, they do hold heuristic value for considering the nature of power in this assemblage when different relational narratives are expressed or suppressed. I show that *both* superiors and inferiors took advantage of the ambiguity produced by the overlay of multiple relational models. They both enacted

moments of tactical clarity to advance their interests, but ultimately to the benefit of the superior and to the detriment of the inferior. This result stemmed from TIE's ability to control the overall narrative of what an iAgent was and what she could do. TIE also controlled the mechanisms that co-opted the short-term interests of iAgents to align with dominant representations advanced by TIE. As a result, the agency and ability of iAgents to self-represent became considerably diminished and circumscribed within TIE's notions of the role.

To illustrate the way in which tactical clarity performs the work of evoking one particular representational form while simultaneously obscuring other power-laden interpretations (to the overall effect of ambiguity), I analyze the narrative at the head of this chapter, along with the following image (figure 5), also intended for external, resource-giving audiences. As its control over iAgents increasingly resembled authority and coercion, members of the TIE staff attempted to promote the opposite representational narrative—which enabled them to attract external attention—of producing independent and empowered entrepreneurs. The more iAgents became constrained by TIE dictates, the more TIE needed to insist on the iAgents' empowerment, to the extent of representing them through dramatic metaphors of power and strength.

In the narrative above, iAgents possess the superpower to wield life-saving information, a framing that was no one-off intimation. TIE posted the following image on its iAgent Facebook page as a device to clarify the idea of the iAgent.

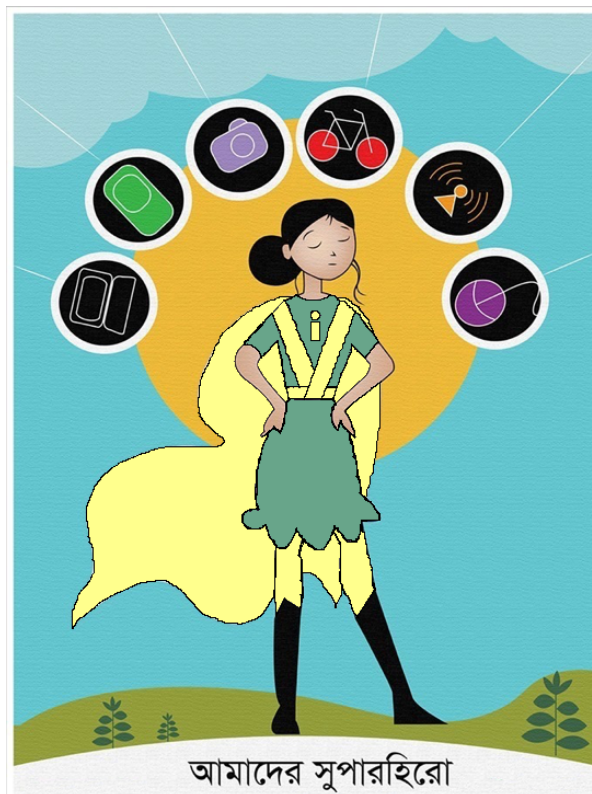


Figure 5: Our Superhero

The words at the bottom of the picture read, “Our Superhero” (*amader superhero*), with

the following caption: “‘Justice League of America’ has ‘Wonder Woman’ and Bangladesh has ‘iAgent.’ iAgents are the ‘Superheroes’ of Bangladesh. The superpower of an iAgent is Information. iAgents cycle into villages with information about ICT, Health, Agriculture, Laws, and many more issues.” Similar to the protagonist in a comic strip, the iAgent stands alone on a hill with a large sun framing her figure. Her eyes are closed, and her hands rest on her hips in a confident posture. She wears the iconic iAgent teal-and-mustard uniform, with the exaggerated superhero-like flourishes of tall black boots, a mustard-colored cape flowing behind her where the ends of her *urna* (scarf draped around her shoulders) would drape, and a large “i” for “iAgent” decorating the front of her *kameez*. Icons of a laptop, mobile phone, camera, bicycle, wireless Internet connection, and mouse are arrayed around her head at the end of white streaks, as if indicating that she summoned their potential with her powers and is ready and capable to wield them.

Yet, rather than being straightforward metaphors for the transformational role iAgents (supposedly) performed in rescuing people by using emancipatory information, the Phoenix and the Superhero imagery seem allegorical and revealing to the critical analyst a hidden, if unintended, political message. The Phoenix, in Greek mythology, is a bird that regenerates itself by rising or being reborn from the ashes of its predecessor, which dies violently by fire. As a Phoenix, the village girl, with all her sociality and inferior qualities, must first be destroyed violently before she can molt into a being of golden perfection, rising alone and above her previous self by assuming individualizing qualities and subjectivities that she did not previously possess. (The ten iAgents recruited by the center in Amirhat subdistrict could testify to the violence and destruction wreaked by the program on them, but they were denied the following resurrection and triumph.) The village-girl-turned-iAgent is reborn as a superhero, with her previous attachments, insecurities, and vulnerabilities stripped away. Yet stylistically, the iAgent superhero, with her flowing cape, is wearing her *urna* wrapped in the style of a schoolgirl (not even that of her real-life identity as a college student), a representation that infantilizes her.

Even more tellingly, an iAgent-as-superhero derives her powers from the technologies that afford her access to information to distribute to people. Her powers come from the devices that appear as icons, which are external (depicted as shooting toward her from the sky), as opposed to being generated from within herself. Stripped of these technologies—such as when TIE determines that an iAgent is no longer fit to be one (in Amirhat), or when TIE provides her with faulty equipment (in Lalpur)—she is no longer powerful. In this sense, the iAgent’s agency and empowerment are confined within the contours of the iAgent program and persona, which are controlled by other people. The superhero image belies the actual power dynamics embedded in the model, which real-life iAgents have little ability to influence. The image illustrates the central contradiction of DIY development, in which representations of achieving

empowerment (strengthening values) overlay models that necessitate the containment and restriction of participants' agency (in order to extract value).

The casting of iAgent imagery as similar to Wonder Woman, an American comic-book superhero, directs the message to a Western audience. This particular style of iconography does not seem to resonate with local representations with which iAgents and their communities would be familiar, such as illustrations in school books, political pamphlets, or NGO posters. Rather, the image seems to invoke parallels with Wonder Woman's depiction as feminist icon fighting for justice and gender equality, an association that Western and not necessarily Bangladeshi publics might draw. I suggest that such an image can be read less as an attempt to portray actual iAgents (or to recruit them) and more as an exercise in the self-expression of its makers. In chapter two, I show how particular narrative and representational forms are the currency with which the NGO middle classes in Bangladesh attract external resources and thus secure their middle-class livelihoods. This image also expresses a desired class identity made through associating one's name with the latest silver-bullet model for developing the country. Thus, the aesthetics of boundary objects are revealed at once as currency for attracting resources, as platform for building status and claiming ethical merit, and as meditation on the impossible contradictions of the model and efforts partially to resolve them.

I explore the actual relations of hierarchy with which we can evaluate TIE's claims of endowing iAgents with the power to save people's lives—as suggested by the superhero imagery—and the ability to enact radical self-transformation—as advanced by the Phoenix imagery. I show that the relational work of insisting that iAgents achieve dramatic empowerment does more than attract external funders and supporters. It also serves to obscure, under the guise of entrepreneurial independence, the vertical relations of domination and the structural ambiguity that are crucial to the survival of the model at its fundamental level.

The iAgent case allows me to propose a more general theoretical proposition, one that I build throughout the thesis. The political and ideological work of promoting entrepreneurship as a means of development and empowerment produces an erosion of the NGO-development moral economy—and an installation of more starkly unequal and coercive relations—between patrons and clients. I argue that DIY development enterprises fail to achieve empowering outcomes for beneficiaries *not* because they were drawn into patron-client roles. Patron-clientage already characterized the contexts in which these new DIY practices were installed. Rather, these enterprises failed because they sought to strip away the sociality and reciprocity from relationships to form a “market society” based on impersonal relations. The new market space contained its own moralities of entrepreneurialism and self-help for the poor, but pre-existing class relationships of dominance also remained. In the partial transition from an NGO-patronage moral economy to a DIY-brokerage moral economy, the poor lost access to crucial resources of protection and support and were held responsible for their own survival, but they

also remained beholden to domination by the NGO middle classes.

#### THE BOUNDARY WORK OF BROKERED REPRESENTATIONS

I argue that the act of drawing on multiple, often contradictory relational logics within a hierarchical dyadic tie—as opposed to stabilizing one particular relationship mode—is a manipulation that favors the power-holder over the subordinate. To show the necessity for and efficacy of ambiguity, I analyze the role of TIE through the lens of brokerage between outside organizations and rural villagers. One set of discursive renditions of iAgents was necessary for attracting partnerships and resources, while another set was needed to fulfill the terms of agreement with partners. These two sets carried contradictory representations of iAgents and destabilized their relationships with NGO patrons.

TIE simultaneously enacted and fed performative ideas about market orthodoxies of development that were currently in vogue in international policy. The organization helped to create these new markets for DIY-development partnerships in response to wider structural conditions, such as financial-sustainability criteria increasingly required by funding agencies. TIE's adherence to these conditions also contributed to narratives of the legitimacy of market-driven development, such as through publicity events, award ceremonies, and documentary films. Thus, an analysis of the role of TIE in brokering connections between potential rural consumers and national and multinational organizations needs to be understood in the wider context of the shift from donor-driven NGO development to DIY forms.

As an intermediary, TIE engaged in acts of complex brokerage by coordinating chains of influence to connect people to services (Jeffrey and Lerche 2001). It did so by way of its control over the labor power of iAgents. It mediated products and services, such as Unilever's fast-moving consumer goods for iAgents to sell to villagers and Shabar Adhikar Foundation (SAF)'s RTI training for iAgents to educate citizens entitled to safety-net programs. It also brokered the claim, to be asserted by partner organizations, of achieving women's empowerment and poverty alleviation. This aspect was crucial for many organizations to fulfill their relatively new or rapidly evolving Corporate-Social-Responsibility or social-engagement mandates.

The item most crucially mediated—for this analysis of the power dynamics behind various representations of the model—was the *idea of the iAgent* itself. Through TIE's manipulation of representations, the iAgent concept acted as a “boundary object,” with the discourse and particular imagery refashioned according to the preferences and needs of potential partners. Boundary objects are “both plastic enough to adapt to local needs and the constraints of the several parties employing them, yet robust enough to maintain a common identity across sites” (Star and Greisemer 1989:393). The iAgent as boundary object—within TIE's imagination of a



communicative or information society—thus became a conceptual model in which a causal relationship was posited linking young women acting in the market, commodities, and technologies with outcomes of empowerment and poverty alleviation. The iAgent concept had a social life that shaped and was mediated by these pre-existing but malleable policy ideas. Boundary objects allow for a “‘loose coupling’ of official representations (goals, structures) and actual organizational practices, which draws ethnographic attention to the trading zones and translation practices—not the objects or actors but ‘what occurs between them’” (Mosse 2013:233).<sup>36</sup> The indefinite but malleable nature of the iAgent figure was a key factor in uniting and holding together the diverse players and interests in the assemblage. The fact that actors were able to endow the iAgent idea with their own meanings and class ideologies did generate discordance and confusion for iAgents but also enabled cooperation between TIE and its partners (Mosse 2004).

Maintaining the fluidity of the iAgent image was not an optional tactic for customizing the sales pitch to partner organizations. Rather, it was necessary for the model to function at a fundamental level. In order successfully to achieve the targets set out by partners (such as enlisting two million subscribers to the Aponjon program of USAID and the Bangladesh government within three years of operation), TIE needed to ensure the participation of the entire network of iAgents across Bangladesh. While the primary selling point of the iAgent model was the creation of poor but educated young women as independent entrepreneurs and new market actors, TIE had to control their activities and monitor their outputs closely in order to achieve the partners’ goals. This central contradiction formed the basis of representational and relational multiplicity in the link between TIE and iAgents. TIE needed to maintain tight management of the narrative of the iAgent by engaging with partners in juggling contradictory discourses of women’s empowerment and superhero-like qualities through independent entrepreneurship on the one hand, with possession of a tightly managed and extensive rural-distribution network of workers on the other. The first image sold the concept of social impact and thus moral legitimacy (in a process of strengthening values), while the second image sold the practical means to generate revenue (in a process of extracting value). TIE, as broker, was in the business of profiting by engaging in this representational multiplicity of iAgent as boundary object, and its power and efficacy derived from maintaining multiple relational modalities with the iAgents.

Katy Gardner (2012) provides an astute analysis of this central contradiction in the

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<sup>36</sup> Other scholars conceptualize the work of boundary objects by using different terms. “Asignifying” or “power” signs generate meaning in themselves through their own circulation rather than signifying something else (Lazzarato 2014). “Buzzwords” (such as “participation” and “empowerment”) in development “shelter multiple agendas, providing room for manoeuvre and space for contestation” (Cornwall 2007:474). “Chains of equivalence” moor words to other words and hence to particular projects, animating the politics behind the projects (Laclau 1997). I choose “boundary objects” and “boundary work” because these terms best signify the straddling nature and activity of bridging discursive worlds, and they fit within the “relational work” framework I employ throughout the thesis.

context of Chevron, a multinational energy company, and its relationship with people living in the Bangladesh villages surrounding its gas field. Despite the appropriation of agricultural plots for the purpose of building Chevron's infrastructure, non-landowning agricultural laborers are not given formal compensation for their loss of livelihood, nor are they able to become socially embedded in patronage relations with the company. Instead, the project is "located in moralities that deny both social connection and formal compensation" (Gardner 2012:139). "The irony is striking: while local people are physically, culturally and economically disconnected from the gas field, Chevron must claim connection with them in order to promote its global reputation for 'partnership'" (Gardner 2012:46). Chevron imagines and then performs a connection with the community, which it then converts into moral value that generates economic value for the company but not for the community. Rather, villagers are excluded from the value (in terms of ultimate profits) and values (in terms of patronage, help, and meaningful ties) produced by their enlistment in the company's corporate-social-responsibility programs. Such practice reveals the "ethic of detachment" (Cross 2011) exemplified in the "development gift" (Rajak 2011a, 2011b; Stirrat and Henkel 1997), or what Gardner calls "disconnected development."

The case of the iAgents is different from these other DIY-development cases in one key aspect. In development and corporate-community engagement more generally, brokering representations through events and carefully curated ceremonies tends to be sufficient. Connections claimed with participants can be performed, while in reality, actual disconnection can occur once events conclude. In the iAgent case, the organization needed also to broker the actual, long-term compliance of the iAgents and harness their labor power to deliver tangible results for external partners. Thus, the central contradiction of strengthening values while extracting value manifests more intensely and generates growing relational inconsistencies over time.

In addition to its deployment of multiple services offered to village clients that encode different social and financial logics, the iAgent assemblage is an apt site for exploring the relational ambiguities produced by its internal structure and dynamics. If iAgents were sometimes meant to behave like NGO workers who adhered to strict codes of regulated and controlled practice, and if at other times they were represented as independent entrepreneurs engaging in free-choice market transactions with TIE, and if simultaneously they were expected to act as beneficiaries of patronage who showed their loyalty by obeying the directives of their superiors, then how did they navigate these competing logics? Anthropologists observe that microfinance projects simultaneously push entrepreneurial and individual self-maximizing subjectivities, build behavioral sanctions into the mechanism of the financial tool to limit borrower behavior, and expect social and solidaristic relationality with other borrowers and with project staff (Karim 2011; Lazar 2004; Shakya and Rankin 2008:1222). Under what conditions does one modality come into play over others, and who influences and derives most

advantage from these shifts? What role does ambiguity play, with contextualized efforts of tactical clarity, in a socially productive way to hold together (or tear apart) assemblages and stabilize (or topple) relations of domination? What implications do these findings have for discourses on empowerment and academic theories about economic relationships?

TIE derived resources necessary for its existence through relational work among the external world of potential partners. If iAgents themselves were a network of brokers under the aggregating brokerage role of TIE, then where was their agency to manage their own representations? How did they negotiate this identity slippage between free choice and compulsion when they took on TIE-mediated projects? In the following ethnographic sections, I explore three moments of “tactical clarity,” sometimes performed by TIE officers and sometimes performed by iAgents, in which I explore the micropolitics of relational multiplicity.

In the first ethnographic exploration, I remind readers of the process by which TIE converted the iAgent project from an NGO-run donor-driven model to a market-driven, multi-tier license structure. I discuss the relational work of disavowing sociality while also increasing control that became central to this transition. Yet crucially, the conversion from dependence (on NGO as patron) to independence (as self-directing entrepreneur in business with the former patron) was never complete. TIE required aspects of both relational modes to exist simultaneously in order to hold together the assemblage. I outline the mechanisms by which TIE strove to clarify a detached, impersonal relationship with iAgents in order to manage them.

In the second ethnographic discussion, I show how the processes of adverse incorporation aligned the interests of iAgents with those of TIE. By enacting representations of themselves that they thought would attract the attentions of foreigners and powerful external others, iAgents lent legitimacy to TIE’s dominant discourses. In this case, it was the iAgents who performed tactical clarity in stabilizing TIE-generated narratives of themselves in pursuit of resources, but in the end it was TIE that appropriated the value produced by those narratives.

In the third ethnographic account, I return to the story of the iAgents’ Right to Information (RTI) Act service introduced in the previous chapter. I detail how iAgents used one of the program’s own discursive framings against TIE as an act of resistance. By strictly performing according to the rules and expectations of a particular representation of themselves as self-maximizing independent entrepreneurs (as opposed to malleable employees or charitable social workers), iAgents built a compelling case to boycott participation in RTI work. Again, iAgents performed tactical clarity—with content and relational logics contradictory to those of their stories for foreigners—but in order to derail the project and refuse the inadequate patronage of TIE’s RTI-sponsoring partner. Due to TIE’s ability to exert pressure on iAgents through the threat of complete disavowal, this act of rebellion resulted not in open negotiation of the terms of exchange but rather in more strict and oppressive ones.

Through these multiple angles, I show that the many representations of iAgents and their

relationship with TIE were each unstable and incomplete. This overall ambiguity through multiplicity is what made the assemblage able to fulfill its responsibilities to partner organizations. Far from being the result of messy implementation, these structural and relational ambiguities, as well as moments of sharp boundary delineation, were part of the fabric that held the iAgent assemblage together under the control of TIE. The mechanisms by which moments of tactical clarity are enacted within an ambiguous set of relationships are devices of detachment, adverse incorporation, and threatened relationship closure.

#### CASE ONE: DEVICES OF DETACHMENT AS TACTICAL CLARITY BY TIE

In engineering the shift from an NGO to a for-profit model, and to encourage iAgents to act more like independent entrepreneurs, TIE needed to discipline iAgents' behavior and expectations accordingly. This section discusses the devices used to clarify a streamlined, rationalized market relationship while detaching from an affective one. "Current trends in economic sociology approach the bracketing and ending of relationships between two parties in a transaction as crucial acts in the performance of a market, and seek to grasp how the terms of this 'detachment' are established and controlled" (Cross 2011:35, drawing on Callon 1998). Efforts to achieve relationship closure proved to be problematic, especially for TIE workers who had pre-existing direct, often affective but hierarchical, relationships with iAgents. As with Jamie Cross' management trainee interlocutors tasked with supervising the work floor in an offshore manufacturing zone in India, "the biggest everyday challenge...was to avoid becoming embroiled in a web of close, binding, personal relationships with the people they were employed to manage and control" (2011:39; also Gardner 2012). Rather than a single act of severance, detachment—as a relational action—requires continuous effort and performance. To scale up the iAgent model—from two locations and twenty iAgents in 2012 (when it was possible for TIE to maintain relationships with each of them) to a network of three hundred iAgents in 2013 and eleven thousand planned for 2017—required, according to TIE, a rationally efficient "plug-and-play" model automated to the greatest extent possible. "Detachment was seen as a precondition for the rational, market-oriented calculations and impartial decisions required of a modern professional, essential for achieving control and productivity" (Cross 2011:39), especially to meet such ambitious goals.

As an informal broker of information between TIE and iAgents, I was a conduit for TIE's procedures of detachment. After TIE moved me from Amirhat (so that I would not influence or witness the aftermath of the iAgents' group resignation from the program), I met with the iAgent team leaders at TIE to discuss my possible research at Lalpur. Lalpur was their exemplary location, where all foreigners, news teams, and award evaluators were brought, and they agreed to my continued work. They were confident that Lalpur would restore my faith in

the iAgent model, as it had inspired hundreds of foreigners before me.

Despite his confidence, the iAgent team leader at the time, Kabir, impressed upon me the importance of maintaining personal distance from center staff and iAgents alike. He assured me that my project required that I follow only the official aspects of their work. “If the staff of Atno Bishash start to share internal or personal issues with you, you need to discourage them from doing so. In the beginning if you discourage them, they will not share them with you again. You are not the problem solver for them. We are the best people to solve these issues, and there is a correct way that iAgents will share with the center, and the center will share with us.” Other than being a treatise about how *not* to conduct anthropological research, Kabir’s lecture signaled to me the deliberate and systematic changes TIE was making to put in place protocol-driven asocial market relationships. His orientation contrasted sharply with that of Rohan—the architect of the iAgent pilot model who was expelled from the organization—who phoned me regularly in Amirhat to understand my analysis of the situation and hear my suggestions for tackling deeply rooted problems in the model. I detail here some of the devices of detachment TIE employed to strip back iAgent relationships to transactional ones.

#### *Detachment through bureaucracy*

TIE introduced a regime of procedural rigidity to the iAgent model. Whereas previously iAgents communicated with whomever in TIE they considered most comfortable interacting about particular issues, now certain staff members were assigned as “designated responsible persons” for different locations of iAgents or for specific functional tasks. Staff allocations were rotated in an attempt to strip the social relations of the previous era. Designated responsible persons were thus often unfamiliar to iAgents. When Taspia and her colleagues faced the height of their problems shortly before they resigned, they telephoned Shila to communicate their challenges and ask for help. Shila no longer answered, but Fahim, a new team member, began phoning instead. He had never been to Amirhat, nor was he aware of the context of the difficult relations between the center and the iAgents. Crucial information about the state of affairs in Amirhat therefore failed to reach TIE.

Shila, who was in turn the new designated person for Lalpur, became angry in a meeting with the iAgents in that location for not communicating their problems directly to her. “If you go straight over my head to Jahid, you make it look like I am not doing my job!” Jahid could have helped by forwarding the email to Shila, but he exonerated himself of the need to act due to iAgents’ failure to comply with protocol and correctly install the bureaucratic model.

iAgents were pressured to use email as the primary medium of communication, because the electronic document could, in principle, easily move up the appropriate hierarchy of communication (from iAgent to center and center to TIE, with internal hierarchies in each of these levels) and back down again in reverse order. Anthropologists underscore the centrality of

documents as artifacts of modern knowledge practices (Bear 2013; Cross 2011; Hull 2012; Riles 2006). TIE's digital documentary regimes achieved the work of temporal detachment and "strategic ignorance" (McGoey 2012a, 2012b) through the manner in which they were created and handled. Not only did documents need to move through a pre-defined hierarchy of people who might deprioritize or ignore them for stretches of time, but also in the incorrect format they became delegitimized and rejected as carriers of inadmissible forms of information. Riles (2000) notes how "information" or "documents" are recognized as such only once they have traveled along official paths and have thus become formalized. Yet, "the very artifacts we imagine as being at the heart of 'information flows' may not partake in the aesthetic of flow at all" (Riles 2000:113).

Lindsey McGoey advances the study of what she calls "strategic unknowns" or "strategic ignorance," which is "the investigation of the multifaceted ways that ignorance can be harnessed as a resource, enabling knowledge to be deflected, obscured, concealed, or magnified in a way that increases the scope of what remains intelligible" (2012b:1). Ignorance should not be assumed to impede power; it is not the failure to gain knowledge. Rather, non-knowledge, interpreted instead as a social fact that is itself productive, can be read as an advantage to be cultivated for various reasons, such as the management of risk, denial of responsibility, and exoneration of future blame. Each of these objectives was necessary for TIE to be able to scale up the iAgent model rapidly without being hindered by what it deemed to be extraneous or inefficient information. TIE needed to set the expectation that it would not solve or be responsible for iAgents' problems; all risk, responsibility, and consequences needed to be devolved downward.

#### *Detachment through language*

Language is another important technology of tactical clarity. A license model required iAgents to appear more like entrepreneurs than employees or dependent workers. Rather than signaling a change in the actual content of the relationship, the insistence on using a different set of vocabulary was itself performative. "Labels and institutional practices are issues of power; they are invented by institutions as part of an apparently rational process that is fundamentally political in nature" (Escobar 1991:667). Changes in the particular kinds of transactions within a particular relation, including the terms used, are part of the relational work of exerting power. "To label a payment as a gift (tip, bribe, charity, expression of esteem) rather than an entitlement (pension, allowance, rightful share of gains) or compensation (wages, salary, bonus, commission) is to make claims about the relationship between payer and payee" (Zelizer 2011:189). If TIE wanted to implement a for-profit model, it needed to shift iAgents' expectations away from continued patronage and support through grants. Before transitioning to the commercial loan structure, TIE experimented with the idea of requiring an informal

investment from iAgents for their own business start-up costs. Although continuing to operate in an NGO modality, and being externally grant-funded itself, TIE decided that if iAgents put their own money into the project, they would be incentivized to work harder for it. At the beginning of iAgents' work, TIE issued equipment that it now considered to be an extension of asset-based loans to the iAgents (who were still managed through the center, which continued to receive grant money from TIE), as compared with gifts or donations. While gifts establish or reinforce relationships, institutional loans render them transactional and impersonal while they retain power over recipients.

At TIE's insistence, iAgents in the grant model began investing their earnings against repayment of the equipment they had received when they started work. Yet when they discovered that their laptops, bicycles, and other items had already been financed by a grant, they became complacent about their own obligations to repay TIE. They knew that the money was actually a gift disguised as a loan and would not be legally enforceable. TIE's support of them in the past also set the precedent for continued gift-giving in the future. "It was a moral hazard problem," explained Dr. Adnan Khan, TIE's economics-trained chief executive officer. "We breached the model ourselves, and that was the beginning of the malfunctioning of our model." Adnan assumed that a communicative model of market relationships could and should have been installed in a fresh sphere not previously tainted by NGO-donation-type relations. He failed to realize that *any* context in rural Bangladesh where TIE could have chosen to operate would carry a legacy of an NGO-patronage moral economy, which shaped villagers' expectations of any new non-governmental institution seeking to work there.

Also, the failure to install a market logic of debt and detachment in the place of a patronage logic of gifts and connection was seen to arise from iAgents obtaining the knowledge of the relational history of the equipment and the (grant) money with which it was purchased. For the detachment model to work, that history needed to be concealed, and thus strategic ignorance became a key mechanism of detachment in yet another way.

TIE endeavored to avoid this kind of "moral-hazard" mistake, as shown in the following examples. Kabir chastised me over the phone for asking about new projects to be implemented with iAgents over the following months. "Please be careful not to use the word 'project.' They are 'initiatives' and 'opportunities.' The goal is to come out of the project mindset," he explained. "Rather than saying to them that 'a new project is coming from SAF or Yamada,' tell them, 'This is a new sales or service opportunity for you.' We are trying to communicate with the iAgents that this is an 'initiative with partners,' instead of a 'project from donors.' When you speak with them, please take care to use the correct words." "Honorariums" also had been removed from the incentive structure for iAgents to run free educational sessions with their groups, but occasionally they received "payments" from partners (even if still donated to TIE by foundations) for distributing certain types of information. This careful selection and

enforcement of language was a deliberate part of TIE's relational work of reframing information to manipulate iAgent behaviors and make the arrangement appear differently to funders. Such exhortations are moments of asserting tactical clarity to evoke a particular type of relationship while obscuring the continued presence of others, even when the content of the exchange remains the same.

#### CASE TWO: STORYTELLING AS TACTICAL CLARITY BY iAGENTS

In order to understand the agentive capacity of iAgents in negotiating their self-representations in orientation to outsiders, this and the next section explore their deliberate efforts to do so. In both cases, pursuit of their interests led iAgents to align themselves with dominant but disparate representations advanced by TIE. Yet in the first, such alignment facilitated their superiors' efforts to attract resources, while in the second, it marked a deliberate act of resistance against TIE.

As a broker, TIE relied on performing according to the relational expectations of resource-givers in the wider international development world in order to attract income-generating projects. iAgents also learned which representations of their role attracted certain kinds of people. Thus, not only TIE but also iAgents engaged in boundary work with patrons. The representations they enacted, while conjured in moments of performance, did not become fixed because they did not correspond to the everyday lives and work of these women.

The ways in which iAgents were aware of the benefits that publicity events and visitors could bring them, and the ways in which they took care to align themselves with the dominant external representations of themselves, performed the work of adversely incorporating them under TIE's authority. In an appropriation of the value of iAgents' affect-laden narratives, TIE was able to attract more funding and then deny the affective relation of patronage that infused the stories. Gardner (2012) discusses how discourses of "partnership" with local communities perform similar work for multinational corporations, and Mosse describes how "extreme vulnerability and the search for security allies the immediate interests of poor people to those of their exploiters" (2010:1172).

Several forums designed by TIE enlisted iAgent performances and narratives for the explicit purpose of attracting potential partners and resource givers. This particular set of representations took the common rhetorical form of personal-transformation and turning-point narratives, as exemplified by TIE's rendering of Rahela's journey in becoming an iAgent. In addition to Facebook pages, other spaces hosted stories using similar techniques, such as TIE's websites, annual reports, and applications for awards. While the written media were edited by TIE, radio interviews, documentary shoots, and field visits were avenues in which iAgents could actively represent themselves, albeit under TIE influence. I describe one such spectacle, a



field visit by multiple groups of foreigners. The event was carefully curated to produce a particular set of effects for its participants, but efforts were complicated by the multiplicity of agendas and interests held by the different groups of visitors. Ultimately, it was the ambiguous nature of the iAgent idea as a boundary object that rendered the program into a script malleable by these diverse parties to insert their own text and interpretation.

The meeting room of Atno Bishash was packed. The temperature was a few degrees cooler inside the brick-and-mortar structure with dusty ceiling fans switched on at full power, but half the occupants of the room, sitting on wooden chairs around the periphery, still fanned themselves vigorously with NGO pamphlets. It was the first of September 2013, and fourteen foreigners had come to meet the iAgents of Lalpur. TIE had managed to coordinate the visits of reporters from a Korean national news agency, documentary filmmakers from Switzerland, a delegation of Japanese from three firms accompanying executives from the major multinational electronics firm Yamada, and the resident anthropologist from London. All four groups recorded, filmed, and photographed the event but for different pre-conceived purposes. The Korean news crew wanted to astound its viewers back home with stories of the hardship and perseverance of the young Bangladeshi village women. The Swiss documentary team aimed to capture the social complexities arising from a remote village's first interactions with the Internet, via iAgents literally as its interface. Yamada sought to design and implement a feasibility study for distributing, through iAgents, its photovoltaic batteries in "base-of-the-pyramid" markets. And the anthropologist filmed both observers and performers to capture how these different interests—and their corresponding pre-conceived portrayals of iAgents—would be reconciled.

Six iAgents sat on chairs in an arc at the head of the room. They all wore teal-and-mustard uniforms but ones that represented different eras of the iAgent model. The variations were subtle among them—a frilled collar on one, two green stripes around the ankles of the mustard *shalwar* of a second, and a longer cut and length of the *burqa* of a third. Apart from style, the degree of fading also indicated the time that the young women had spent working as iAgents. Because they were required to wear them every day, the bright uniforms with neatly stenciled logos soon faded, and the detail work cracked under rough washing and sun exposure. Although none of the iAgents wore such modest coverings in everyday life, they perceived uniforms—particularly the *burqa*—to be symbols of professionalism that commanded respect, similar to the outfits that BRAC health workers and female hospital staff wore.

Before this meeting took place, I overheard some iAgents requesting that TIE staff issue them new uniforms. If they were going to be filmed and shown across the world, it would be too embarrassing for them to wear old, faded clothes. Yet while iAgents wanted to be represented as respectable well-dressed experts, TIE's hierarchical elite, which controlled the distribution and use of new clothing, knew that there was more emotional (and therefore

financial) purchase in the image of hard-working village girls who had accomplished so much with so little. Dress had become one more power-inflected struggle over the representation of iAgents.

TIE did decide to issue new uniforms, but not before the event. Instead, Rohan staged a “ceremony” at the end of the meeting so that foreigners could take photographs of TIE formally presenting new uniforms to the iAgents as if they were awards. Rohan lingered his grasp on the folded and plastic-encased material before the iAgent could take it, while he angled his body outward for the photos. Gardner describes such “handing-over ceremonies” as public and recorded celebrations of “success” and “partnership,” intended for the primary audience of the project’s external interpretive communities (2004:178; also Mosse 2005).

By issuing uniforms, TIE deflected iAgent complaints by arguing that technically it had fulfilled their demands. Yet the organization also retained control of the narrative of threadbare young women who needed to be lifted out of poverty by engaging in entrepreneurship, with TIE as the benevolent activator of that process. Similar to the text written for its Facebook page, TIE wanted to promote the extraordinariness of the iAgents, while making sure to assert its role in their creation.

Rohan translated from Bangla to English the stilted and formulaic opening remarks by Shorif, the Atno Bishash executive director, before he launched into the background story of the origin and evolution of the iAgent program. iAgents sat quietly until Rohan asked them to introduce themselves down the line. Using the formula, “I am iAgent Dipa from Phulbari working area,” they unsmilingly greeted the foreigners. Rohan then asked two iAgents to tell stories from their experience so far, as exemplars for the rest. Not surprisingly, the selected two—Rahela and Dipa—sporting the oldest-looking uniforms and were known by TIE to be the most articulate in ways favorable to the program. Just as they were unaware that they had been brought deliberately to the oldest and best-functioning iAgent location, the visitors did not notice as their attentions were organized away from some iAgents and toward others.

The stories followed the familiar structure of the “turning-point” narrative, a technique common among social entrepreneurs to demonstrate simultaneously their troubled backgrounds and hence unwavering commitment to the social cause, the determination and persistence crucial for instilling trust in their ability to carry out the idea, and the emotional threads that enlist the sentiments and support of the listeners. The stories contained elements that Rahela and Dipa had been told that outsiders wanted to hear, such as encountering and debunking dangerous traditional practices and using the lifesaving role of “modern” knowledge to overcome archaic social values. Rohan used the process of interpreting as an editing device by translating the iAgents’ words selectively, for example by differentiating implicitly between good and bad suffering and hardship. Good suffering, by Rohan’s distinction, occurred before the program began and related to social problems in communities, thus rhetorically

demonstrating the need for TIE to provide a solution. Bad suffering, meanwhile, occurred as a result of the program and was not meant for the audience's ears. From iAgents' perspectives, hardship (or suffering, *kosto*) was an expression of the virtue, especially for women, of hard work sincerely performed. In italics I indicate speech glossed over or omitted in the translation to English. My focus in presenting these two narratives is not on the facts of their content *per se*, but on their interpretation as scripts in the performance of enacting particular identities.

Rahela spoke first:

I arrived at my weekly housewife-group session and noticed that one woman, who had not been attending for three weeks, was again absent. After the session ended I visited her house. Her daughter was sick. Some people said she was influenced by a ghost; others said she had been affected by bad air. There were many superstitions like that. I informed the mother that we were hosting a health camp soon that would be aired on "Connecting Bangladesh."

Rohan interjected to explain that "Connecting Bangladesh" was a program TIE built to scale up the impact of the model by broadcasting iAgents' sessions, in which they facilitated a live consultation with professional experts via videoconference. This way, villagers sitting in front of televisions around the country could benefit from the knowledge iAgents conveyed in sessions in their own villages. Rohan gestured for Rahela to continue.

I enrolled the mother and daughter in the consultation with the doctor, who advised that the girl needed to come to Dhaka for a physical exam. The program agreed to fund the trip because the family could not afford it. The villagers discouraged us a lot. They told the mother that her daughter would be trafficked. *After arriving at the hospital, the mother saw that many children were dying and blamed me for sending her daughter to a place to die. Then the doctor needed to draw blood, which the mother thought would be sold to people in other countries.* After the procedures, the girl was sent back home. *My father forced me to stop working. He said, "You are doing something wrong with the community, and you are making people angry with our family." But then the center staff told me, "If you become this weak under a challenge, you'll never be successful in life. You must be patient and do much more hard work."* Later, the situation turned when the girl got better, and the main man who was threatening my father became shy with me, and later he sent another sick child to see me.

The foreigners clapped enthusiastically, which seemed to surprise the iAgents, who did not understand the translation or the visitors' backgrounds. Rahela had nearly gotten her family alienated from the community, which was a source of great stress for her. She had taken a reputational and personal risk. What if the girl had died in the hospital in Dhaka? Regardless of the cause, people would always have blamed her, even her own family. The Koreans in the news team talked excitedly, and another layer of translation probably diluted her words. Several of them nodded at Rahela and looked impressed. Rohan invited Dipa to speak:

A pregnant woman in my village was about to give birth. I went to her house and could hear her screaming inside. She was being treated by a traditional midwife who would not let me in, saying, "Who are you? You're just a young girl. You're not even married so what do you know about pregnancy?" But the pregnant woman's screams grew louder, and I pushed my way in. I saw that the birth was a difficult one and the baby was coming out heel-first. The midwife was only massaging the woman's stomach with oil. I pushed in and manipulated the baby around and then delivered it. The baby was not breathing,

and I asked the midwife if she planned to do mouth-to-mouth, but she started burning the placenta. She said that the smoke from the burning placenta would make the baby start breathing. I knew that the smoke would prevent the baby from breathing so I did mouth-to-mouth myself, and after a short time the baby started crying. After that, people started to believe, Yes, maybe this girl does know something after all!

Rohan did not censor any major components of Dipa's account. Dipa had already omitted any aspects that could be interpreted as the program placing her in a vulnerable position in the community. (Not coincidentally, Dipa was selected to accompany Rohan on a fully funded trip to Germany to accept a corporate-sponsored award for information and communication technologies in development and online activism.) After another excited round of applause, the Korean and Swiss cameras moved in for close-up shots of the two women who had spoken. When Rohan invited the audience to ask questions, a Japanese man's hand shot up. Having worked in Bangladesh for several years, he positioned himself as a broker between Japanese companies and Bangladeshi NGOs to encourage social-enterprise development. He had introduced Yamada's consultant to TIE to design the photovoltaic pilot program. He asked skeptically, "How are these stories connected either to ICT or the iAgent core business of making money?"

While the documentary and news teams were misty-eyed and emotionally affected by Rahela's and Dipa's narratives, this man focused on the technical aspects of the program and not in its sociopolitical content. (The deciding factor for Yamada to partner with TIE was not the visit to the countryside and meeting off-grid villagers, nor was it in hearing iAgent stories, but rather in seeing, in TIE's head office in Dhaka, the detailed income and expense data that iAgents [supposedly] sent daily.) Rohan responded that iAgents do not earn money from these types of incidents but that performing social work helps to establish their businesses. For Yamada's broker to understand them as meaningful for his own objectives, these stories needed to be framed in terms of (and even subsumed under) economic goals.<sup>37</sup>

While some Yamada-delegation members stressed one type of representation of iAgents (as promoters and potential purveyors of technology), iAgents asserted a different one. By emphasizing this particular style of narrative, with its focus on empowerment, overcoming obstacles, and saving lives through persistence in using "legitimate" forms of knowledge, iAgents attempted to conjure the type of money that such scenarios usually attracted. Their use of the drama-laden narrative, in their opinion and experience, was the most effective (and affective) way to generate revenue for TIE. Such stories had been the most potent form of account when TIE made money primarily through grants from foundations and charity from philanthropists. The iAgents enacted tactical clarity by invoking one type of self-representation.

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<sup>37</sup> Julia Elyachar shows how aspiring receivers of development funds style their presentations to powerful foreign donors as personal lament and thus face disappointment. Delivered using a wrong aesthetic form, "their tale could be taken either as a lament or as an easily solvable practical problem. It could not produce a research effect and become an artifact with quasi-magical powers of value transformation" (2006:421).

Now, with a new kind of potential patron to impress, iAgents needed to adapt their stories to focus on different registers. To secure the participation of actors such as Yamada, multiple other simultaneous representations had to be available for invoking (which TIE later did with the income and expense data, in the office).

The encounter with Yamada shows how the agency of iAgents was circumscribed within the TIE-delineated iAgent persona, even when they spoke for themselves. In Soumhya Venkatesan's work among handloom weavers in South India, she asks, "Why and how are certain marginalized persons and things brought by powerful others to the centre of a framed social space?" (2009:78). While young women accessed and forged new opportunities through their participation in the program, their repositioning as iAgents enhanced *and* restrained their capacity to act. Their visibility, power, and opportunities were contingent on remaining as iAgents. Otherwise, they ceased being symbols and melted into the undifferentiated masses. Just like iAgents, "presented as victim or symbol, valued for his products, the craft producer is spoken for rather than speaking. His entry into and position within the heterotopia are highly managed" (Venkatesan 2009:83). While the speech acts of iAgents could be read as acts of agency, in the localized sense that they chose to tell particular stories they thought might bring them benefit, TIE exerted a larger agenda-setting agency. iAgents' decisions were influenced by the ways in which TIE framed the encounter, which in turn tapped into enthusiasms currently active in the international development context.

While new projects did come, the hope of "trickle-down economics," that is, of benefits awarded to TIE being distributed downward to iAgents, remained largely unrealized. iAgents were co-opted into implementing these new projects, while TIE retained the vast majority of inflowing resources. Zahir often complained about the nature of TIE's partnership agreements whenever I asked why particular partners did not allocate higher levels of support directly to iAgents:

Actually, it is TIE that completely makes this project. They write the proposal and send it to the partner. The partner just knows that, say, one hundred people will come to know about RTI, and fifty people will be habituated to taking service through this act. The partner just sees the achievement, but how it will actually be implemented is hidden by TIE. When we received funding for the iAgent pilot, funds for only one and a half staff were allocated to each of the two field sites. But twelve staff were funded at the head level, and many of them are not directly related to the iAgent program.

Zahir worked on a plan to make the iAgents independent by forming an association run by them and with which partnership agreements would be made directly without the exploitative brokerage role of TIE. His efforts were futile. TIE would not agree because iAgents' independence would release them from TIE's claim to their productive and symbolic power.

The iAgents' tactical act of clarity in this case was a performance of achieving empowerment and social impact through persistence and the power of "modern" information. They employed turning-point narratives as devices for cultivating an affect of empathy,

admiration, and sentimentality in order to attract external resources. Yet the work this clarity performed was to incorporate them more adversely with TIE. Although they exerted agency in choosing particular narratives and in speaking for themselves, the delivery of such narratives was curated by TIE, and any partnerships and resources resulting from this narrative labor were commandeered by the organization. iAgents further entrenched themselves as workers consigned to carry out projects whose terms were externally dictated. In the next section, I show how adherence to TIE's representations of them allowed iAgents to challenge the terms of the model.

### CASE THREE: "PLAYING ALONG" AS TACTICAL CLARITY AND ACT OF RESISTANCE BY iAGENTS

In late October 2013 TIE asked Zahir to meet with all the iAgents in Lalpur to find out why they had stopped submitting reports on their work. Zahir had worked for many years at the iAgent center NGO, nearly four years of which he served as the primary person responsible for the iAgent program when external funding supported his salary. Now that the program had transitioned to a for-profit model, each entity in each tier in the license structure needed to fund itself. (The Atno Bishash executive director, not wanting to allocate his staff where no grant money existed, reassigned Zahir to direct a recently acquired project funded by Oxfam Netherlands.) The relative success of the iAgents in Lalpur had been due in large part to the efforts of Zahir, who had spent each day with iAgents in the field by helping them to solve their problems, build their businesses, and assert their legitimacy among potential clients. Zahir had last met with these iAgents many months previously.

Entering the NGO meeting room where iAgents sat in chairs in a semi-circle, Zahir asked about their work. "Are your sessions running? How are you making an income?" All iAgents answered in the negative; they did not run sessions anymore but they still provided individual services: blood-pressure checks, diabetes tests, photographs, and product sales from their shops. Zahir expressed his disappointment. According to the plug-and-play model advanced by the new TIE team, once iAgents were trained in all activities and able to demonstrate proficiency in conducting them, TIE could take a hands-off approach of management-from-a-distance. The iAgents would continue to work consistently, and in that way they, and therefore the centers and eventually SSI and TIE, would all become financially sustainable and profitable. So why did iAgent activity languish?

Zahir reasoned with them. "With NGO projects, you go out into the field for some time, the project finishes, and you stop. But you are entrepreneurs now. You are independent. You have to decide to do these things on your own, all the time, and not just when a specific project comes from TIE. Remember how much higher your incomes were when you ran group sessions? Because then you had everyone in one place ready to buy products and get their

pressure checked.” Rahela and another iAgent asserted that no income from group sessions came any longer because the honoraria they had received for hosting sessions had stopped with the grant model, and they could not continue to conduct them.

Rahela had ended her sessions before Ramadan, in June. While she enjoyed the four months “free,” she was not pleased that her income was so low. She had previously averaged 15,000 taka (130 GBP) income per month just from services, not including honoraria. Now, she was making only 7,000 taka (61 GBP). Even without receiving honoraria, her income had been double just by conducting the sessions. But, she reasoned, “If there *are* no sessions, then how can I *go* to sessions?” Rahela demonstrated her knowledge of the NGO financial logic taught by her immediate superiors at the center as well as the TIE staff until that point. If no direct financial incentive or a project-oriented schedule existed to conduct the sessions, she would not do them. Rahela clarified the nuances of different types of money. “When you have income, you also have expenses. But when you have an honorarium, it comes, and it simply stays. I like that kind of money.” That was the logic of NGO cash, received from above with loose expectations, no initial financial outlay necessary, and thus minimal risk.

iAgents did not act in ways that TIE would define as entrepreneurial, such as creating their own group meetings to attract customers and actively seeking out information gaps they could fill for profit. Rather, the framework that seemed to guide their behavior was one of employeeeship (*chakri*) and taking direction from above. They were happy to complete work as assigned to them in return for a consistent income. And employeeeship, while not describing the financial relationship they had with TIE or the center, was what they aspired to attain. Even if they did not enact entrepreneurial behaviors, they were trained partially through the rhetoric of their independence in running profit-maximizing business ventures. Given a potential new activity in which they could engage, they looked for a direct relationship between the activity and its necessary outlay of time and expense and its prospective financial benefit.

The work preferences of iAgents thus displayed a mixture of logics; they understood their interventions within the boundaries of project and funding cycles while they engaged in activities that enabled them to maximize their income-to-time-and-expense ratio. Both logics often served to the detriment of the empowerment that TIE claimed that iAgents catalyzed in society. Yet this seemingly incompatible mixture of rationalities was necessary for the model (from its outward-facing perspective) to sustain itself. To illustrate this point, and to tie it to themes of relational work between iAgents and TIE, I offer an ethnographic description of the Right to Information Act services iAgents were meant to provide to villagers. The circumstances exemplify the ways in which iAgents, to resist certain top-down imperatives from TIE, adhered to (or played along with) one particular set of logics and discourses advanced by TIE in order to facilitate the project’s failure.

The Right to Information (RTI) Act was passed in 2009 with the primary stated intention

“to empower the citizens by promoting transparency and accountability in the working of the public, autonomous and statutory organizations and other private organizations constituted or run by the government or foreign financing with the ultimate aim of decreasing corruption and establishing good governance in our democratic society” (Information Commission of Bangladesh n.d.). The act was based on the premise that information is a fundamental right, rather than a resource differentially distributed at the discretion of the state. It also devolves responsibility onto citizens for the conduct of the government. “An informed citizenry will be better equipped to keep necessary vigil over the instruments of government and make the government more accountable to the governed” (Information Commission n.d.). Yet the failure of the act to achieve a quick uptake was seen as a market problem on both the supply and the demand sides, according to Zahir and representatives of Shabar Adhikar Foundation, which funded the iAgent RTI project. Citizens, especially the poorest and most disenfranchised ones, needed to learn about their right to access information about the activities of state and non-state organizations. Similarly, these organizations, and the Information Officer appointed within each one, needed to learn their responsibilities to provide the requested information. By engaging iAgents as intermediaries, these gaps could be closed.

RTI was potentially one of the most important services iAgents provided. It was the only one that engaged with political and structural inequalities and sought to shift power marginally to the poor by enhancing their voice. iAgents would help people to understand their rights as citizens and to make demands on the state for their entitled services by using the state’s own mechanisms. Yet this model faced several conceptual challenges. This service would convert information into a commodity when the point was to sanctify information as a right. The purpose of the safety-net programs, which iAgents helped people to access through RTI, was also to help desperate people make ends meet during times of extreme hardship. Safety nets would not change the fundamental circumstances of poor people or militate against the causes and relations of their poverty, although poverty alleviation was a central claim of the iAgent program.

iAgent RTI work consisted of multiple activities: hosting sessions centered on the topic of RTI, making lists of people who did not receive their entitlements and collecting information from their identity cards, accompanying them individually to the appropriate local office to submit the question by paper application, returning for the answer, assisting clients in pressing their claims using the newly offered information, and writing reports about the outcomes of particular cases. iAgents would receive thirty taka from TIE for the completion of each case.

Yet the Lalpur iAgents decided collectively not to run the RTI program, primarily because of the relational trouble they experienced with their RTI group members. In December 2013, shortly after receiving a three-day training workshop, iAgents sent the following email to Amit, the Atno Bishash employee currently named as “designated responsible person” for



iAgents:

Dear *Dada* ["elder brother," a respectful term of address for a Hindu man]. Please take my greetings. To do one RTI takes me at least three days; going to the office and taking the group member with me will incur expenses that will not be given by the project. If I spend the time doing my other usual work, then I will be able to earn a lot more money, so why would I take on the RTI work? Considering all these things, if there were enough income from the RTI sessions, then perhaps it would be possible to do the work. But the session rates are pretty low. In this way, working on this project is not possible for me. I would appreciate if you would consider this matter.

Having written this email while sitting together in a room, each iAgent then separately logged on to her Google email account and sent the message to Amit. I asked what would happen next. "Nothing. *Dada* will read it and forget about it. He doesn't get paid to care about what we do or don't do. When someone from TIE communicates with him later about how many RTIs we've done, then he will forward the email onward to them. By the time they want to do something about it, it will be too late, and we won't have to." By using TIE's insistence that iAgents address their concerns formally by email to their local designated officer, Amit, who was supposed to move information up the chain in the proper way (rather than skipping chains of hierarchy and calling TIE directly), iAgents were able to exploit the stretched time that resulted in the bureaucratic process. By adhering to TIE's request that they submit individual demands, to avoid what TIE feared would result in "group complaining sessions," iAgents bought themselves even more time. When Amit responded to TIE requests for updates by forwarding one of the emails, it would appear as if only one iAgent experienced this problem, which might delay the response even more.

The email demonstrates how iAgents embodied the independent entrepreneur empowered to speak from a strong position of bargaining for what was best for herself, a far cry from the social-worker image of freely given community help Rahela and Dipa had narrated previously. Profit-seeking trumped other subjectivities they were meant (at least on paper) to display, such as community service, concern for the plight of fellow villagers, and the selfless heroism implied by the representations that begin this chapter. iAgents calculated cost-benefit as they had been trained to do, and they carefully rationalized how they did and did not choose to spend their time. That iAgents had achieved empowerment through this model could be argued in this snapshot vignette. They had the confidence, alternatives, and reasoning needed to stand up to their superiors and assert what they perceived to be best for them. They were no longer desperate, so they no longer needed to remain under the thumb of TIE.

Yet long-term ethnography affords us a processual view that reveals a perspective on power beyond momentary triumphs and defeats. Several weeks later, Jahid from TIE replied to the email forwarded by Amit at Atno Bishash. In it, he addressed Shorif, the executive director, by saying, "We had an agreement between TIE and Atno Bishash, in which you came all the way to Dhaka to agree on all the points, to which you signed your name. So it is your responsibility to make the project happen. *You* solve it." He also included a message for Amit to

convey to the iAgents. If they wanted to work as iAgents, they were required to perform *all* the projects TIE sent them. It was not a matter of picking and choosing as entrepreneurs but of conforming as dependent contract workers. Fearing the consequences of being cut off completely, and the lack of access to other, more profitable and aspirational jobs, the iAgents quietly resigned to fulfilling the RTI work.

The tactical clarity that iAgents performed was to emphasize their representation as independent entrepreneurs, which prioritized only those activities that suited their own best (profit-making) interests. Simultaneously, they used TIE's bureaucratic procedures of distancing and detachment in order tactfully to allow time to help them assert their claim. By invoking a rational calculating persona, iAgents "played along" with this particular representation of them authored by TIE in order to achieve the work of resistance to the program. Because ambiguity and multiplicity of relational logics were required for the system to work, the act of articulating just one—and not only obscuring but actively rejecting others—was effective in grinding the project to a halt, but only for a short time. Ultimately, given TIE's ability to exert pressure on them through the threat of disavowal, this act of rebellion did not result in a better bargaining position for the iAgents but rather an even more oppressive one.

## DISCUSSION AND CONCLUSION

By managing the shift between two structures of interaction, while retaining key aspects of both, TIE performed intensive relational work. Rather than seeking to stabilize one particular relational and representational mode, the enterprise required the features of both, each clarified at particular moments, to manage its central imperative to create and extract value. In the external representational realm, the imagery of social impact via women's entrepreneurship was the currency for "buying" partnerships. In the implementational realm, the image of obedient and bureaucratized workers was the currency needed to "deliver" the expectations of the partnership and secure project continuation. The boundary-work concept enables an explanation of the ways in which people attempt to span multiple relational economies.

While the *idea* of iAgents served as a boundary object that attracted and enfolded the interests of diverse actors, actual iAgents faced the contradictions of being represented and dealt with in different ways. In real life, these representations did not smoothly translate or transition from one to the next; rather, they clashed messily. By continuously moving between different relational forms—those of NGO patronage and market detachment—TIE increasingly denied the one on which it based its implementation and asserted the one on which it based symbolic representation. Without either relational mode, TIE would lose its claim of having access to a rural network of beneficiaries and the basis for mobilizing external resources.

iAgents tried to retain a grip on previous advantages of the NGO-patronage moral

economy now being stripped away. Simultaneously, a discourse of their “independence” and “entrepreneurship,” along with the devices of detachment that qualified the marketization of previously affective relations, rendered such claims impossible. Debunking the myth of the independent entrepreneur operating in the informal economy, romanticized in modern development narratives, Breman suggests that “what is called self-employment is nothing other than a method of payment which forces the wage-dependent worker towards self-exploitation” (1996:235; also Pattenden 2011a). The case of the iAgent model suggests that the political work of promoting entrepreneurship for development and empowerment eroded the NGO-patronage moral economy. It enabled the stripping back of support and obligation downward while existing forms of inequality and coercion remained. These processes were supported by the benevolent imagery of stimulating dignified empowerment.

In this chapter I ask the question, in an overall system that produces and relies on ambiguity in relational forms in order to take shape, what work do moments of tactical clarity achieve, especially in hierarchical relationships? A processual approach is needed to uncover not just the meanings and rules of the relational model being asserted in a particular moment but *why* and *under what conditions* that representation is emphasized, as opposed to others momentarily relegated to the background. The three ethnographic case studies explore different moments of tactical clarity and examine the work they achieve and their implications for agency and structural inequality.

I show that, by evoking registers of relational models as if they existed in complete form, actors were able to make claims on people while concealing other aspects of the relationship that were also operative. While both patrons and clients were able to do so, enacting moments of clarity was a strategy that disproportionately benefitted the superiors, who were always able to invoke a larger field of control to nullify the specific claims of inferiors. While iAgents may have exercised momentary ability to advance representations of themselves that yielded favorable outcomes for them, the way in which they were brought by powerful others into a framed social space restrained their agency to act outside the set of symbols that rendered them visible.

I also emphasize the ways in which market devices and other network artifacts are used in moments of tactical clarity by actors seeking to define relationships in ways favorable to them. Social-enterprise models and some academic theorizations that imagine an information society based on market representations mistake these moments of clarity for core market and network architectures. Focusing instead processually on a relational unit of analysis reveals the acts, processes, and social negotiations animating the hierarchical linkages—at once political, economic, and social—between iAgents and TIE. Such an analysis lends itself to an understanding of the iAgent project as a network of differently calibrated relationships in constant negotiation, which ultimately enables an examination of individual agency within the

larger moving field of differential power relations. The conclusion brings together the multiple calculative and temporal regimes that structure the experiences of agency among actors in the iAgent network.

## CHAPTER EIGHT:

### CONCLUSIONS: CAPITALIST TEMPORALITIES AND AGENCY

This thesis has detailed the properties and pursuits of a network of people linked together by the multivalent idea of the iAgent. These people are bound—sometimes tightly and sometimes loosely—by a set of activities and structures, bureaucratic procedures and market devices, personal projects and ideological notions, myriad ideas and ideals, and fervent aspirations and desperate efforts. Young women, labeled as the iAgents of Bangladesh, are the focal point of this network. The thesis has examined their relationships with kin and community and with staff members of Technological Innovation for Empowerment (TIE) and its organizational partners.

#### *Devices of attachment and detachment*

As we have seen throughout the thesis, the iAgent network, as portrayed in formal representations and outward-facing narratives as a “social enterprise,” is instantiated in the documents, procedures, legal instruments, and calculative devices (Riles 2000) that TIE uses to install a particular set of market relationships among market actors. The central device employed to achieve market effects is the relationship of commercial debt, which generates detachment from personal relations and enables TIE to exert ever-increasing coercive control. The iAgent Social Entrepreneurship Program and the global and national institutions that contribute to its emergence in its present form thus unsettle existing social relations and produce alienated experiences of society for the many people drawn into its network. People struggle to shape their lives under the shadow of an increasingly unpredictable future.

The network, along with the relationships it encompasses, is fundamentally inflected by the existing dynamics of class, gender, and status ideologies and of kinship and patronage ties. These dynamics, specific to the current moment in Bangladesh’s rapidly changing political economy of opportunity, are as much a part of constituting the aesthetic of the network as are the documents and procedures that represent it. As I have shown through a critique of Riles (2006) and Callon (1998) and also Çaliskan and Callon (2009, 2010) and Muniesa et al. (2007), via the work of Zelizer (2012), such formal devices become complicit in the relational work by which people exert their social, economic, and political positions.

The network is thus Janus-faced. Looking outward are the formal representations of streamlined markets and market actors. Looking inward, these same individuals enact their existing power inequalities through the social and material infrastructures of the network. This thesis has shown not only that official narratives and informal dynamics differ, but also that the two faces of the social enterprise mutually constitute one another. I have illustrated how the current and rapid shifts toward market orthodoxy in “pro-poor” programs (whether they are development NGOs seeking to build sustainable models or corporations attempting to embed

social-responsibility programs in their core business models) erode the affective social relationships in the existing moral economy of access to resources and opportunities in rural Bangladesh. At the same time, hierarchical relations of power remain and grow increasingly extractive despite the semblance of their benevolent paternalism.

*The accelerated time of middle-class self-making projects*

At the top of the NGO middle-class hierarchy, meeting in offices in Dhaka, organizational leaders and team members face expanded agency as they conform to global economic-development frameworks and thus unlock new resources. Yet NGOs' conversion to social enterprises, driven by the time rhythms of these new national and international corporate and financial markets, conflicts with the time of local middle-class social reproduction through patronage politics and provisioning "one's own poor" (Gardner 1995). These lower-level development middle classes now face a contradiction between the permanent paternalistic obligations that establish their social status and the growing insecurity of a livelihood based on such relationships. Undergoing a hollowing-out of their patronage role, the middle classes attempt to reproduce their status through professional capacities and seek to "make one's name" by experimenting with new development models. Their claims to ethical transformation—not only of their beneficiaries but also of themselves—grow stronger as they become increasingly detached from those beneficiaries. Yet as they accept and accelerate the impersonal and financialized versions of their former work, they face local accusations of predatory sociality and corruption, a discourse that erodes their authority. They face a narrowing set of opportunities and a tradeoff between global expectations and local ones.

Procedures of detachment enable power-holders the affective distance and the strategic ignorance (McGoey 2011, 2012) that strips away their capacity to empathize with program participants. All of these factors constitute the struggle and relational work (Zelizer 2012) through which people seek to assert their particular personal projects and class positions. As DIY (do-it-yourself) development modalities increasingly erode the NGO-development moral economy, three key shifts take place.

First, the close relationship of patronage and the ethical sense of responsibility of the local elite for one's own poor are replaced by detached coercion and control. While fictive kinship terms are still often employed between development workers and their beneficiaries, beneath the surface such utterances do not imply the ability of the poor to expect support from their superiors. Development staff members are able to use the precarious positions of their inferiors to coerce their compliance.

Second, partnering organizations previously were drawn into the network through notions of social justice, and their concern centered primarily on achieving particular outcomes within the communities where iAgents worked. Now, partner entities remain at a distance, concerned

primarily about the benefits they might derive through partnership with TIE and the iAgents. The intensity of relationships grows diffuse as partnerships are drawn from farther afield (such as Yamada, a Japanese multinational corporation) and from parties that are meant to be essentially disinterested (such as National Bank).

Third, under TIE's NGO phase of piloting the iAgent model of social change, led by Rohan Alam, TIE's activities focused primarily on establishing the reputation of iAgents among local religious, civic, and development leaders. Rohan frequently deployed his team to spend time with iAgents as they negotiated new relationships with members of their communities. Yet as TIE positioned itself to scale up the iAgent model, under the leadership of Kabir Saadi, the organization remained primarily focused on establishing its *own* reputation in international social and business arenas. The transformations that this set of processes implies do not bode well for the ability of the poor to navigate out of precariousness, despite the increasingly extravagant claims of local, regional, and global organizations to empower women, alleviate poverty, and generate positive "social impact."

#### *The precarious social reproductive time of iAgents*

In villages, families face the diminishing horizon of lineage time as a resource for security and support while extended kinship networks fragment and nuclear families must fend for themselves. Young women experience keenly the time of social reproduction as they strive to fulfill expectations of domestic kin work, while responsibility for family subsistence and their own dowry payments increasingly pushes them into outside work.

Young women, now enfolded in the iAgent work that they hoped would yield stable employment, struggle to operationalize the debt relationships in which they find themselves. They attempt to produce more permanent social relationships, not only as providers for their families but also with their former NGO patrons. They undertake these risky projects in order to generate less precarious futures, but they consistently confront clashes between the rhythms of debt obligations and the rhythms of village sociality. The time-regimented productivity imposed through the iAgent training regimen and exemplars such as iAgent Mita, as well as the time cycles of loan repayments and soap sales, conflict with the social processes of young women being swept into these projects of "emancipatory" outside labor.

Are young, unmarried women—through their commitment to family betterment yet lack of permanent attachment to a particular lineage, their ability to tap into global enthusiasms about women's entrepreneurship, and their moral resources that enable risk-taking for socially generative ends—particularly suited to navigate and endure Bangladesh's own liminal state and atmosphere of perilous uncertainty? Perhaps they are, and this thesis has highlighted their attempts "to regain a sense of agency in settings of spatio-temporal inequality and conflictual experience" (Bear 2016:20). To cope, iAgents draw on the mental and moral resources of *mon*

*fres* and *mon bhalo* (“a fresh/good mind”), which span the temporalities of everyday ethical action of helping others and working intensely and the long-term cycles of enduring extended hardship with patience, faith, and acceptance of divine judgment.

I have demonstrated the ways in which women acting as iAgents mediate village timescapes with capitalist and nationalist timescapes, harnessing the one for the other and yet also exploited by both (Bear 2014c). Whereas historically many commercial transactions within kinship relations, such as dowry, were *about* women, now women have moved to the forefront as actors and agents in such processes. By assuming an agentive role, women experience new room to maneuver, but they also remain bound by the social expectations and imaginations of their role held by men as fathers, uncles, husbands, loan officers, social-enterprise managers, and foreign investors. I have shown the ways in which women exert a sense of agency, for instance by exploiting the time stretch of bureaucratic regimes as subtle acts of protest and by invoking long-cycle ethical registers by acting virtuously in the present. I have illustrated how women’s negotiation of social boundaries is an act itself agentive of change.

Yet iAgents’ acts of maneuvering call attention to themselves and often bring about increased coercive control by the organizational and familial patriarchy. Women find themselves co-opted into processes of their own exploitation. Thus, I critique the do-it-yourself development “delusion that agency can be incentivized to operate independently of political economy” (Mosse 2011:4). Instead, women must find capacity to act within and through the various metaphors and representations that historically have linked them to broader processes of social, economic, political, and cultural change. As a boundary object, the idea of a Bangladeshi woman can invoke multiple images, including Bengal as a maternal figure protecting her children against the British masculine figure in the late nineteenth and early twentieth centuries and *sari*-wearing as a political icon mobilizing against Pakistan’s dominance in the 1960s. More recently, the Bangladeshi feminine exemplar—through textile-factory, microcredit, and entrepreneurial labor—serves as an instrument of domestic (household and national) economic growth.

#### *Ambiguity as network adhesive*

This thesis helps us to understand other market-centric programs in the world by examining the deep ambiguities and contradictions they engender. Existing work on social enterprises focuses on procedures of subjectivities formation, but I have shown that these particular subjectivities are impossible to inhabit. As networks such as the iAgent Social Enterprise are constructed and expand, what effects do these new relations and contradictions have on people’s life rhythms and agency? What new patterns emerge, and in what ways are people able or unable to act within them?

The iAgent image as boundary object produces an ambiguity used by both iAgents and



TIE to negotiate the project's central contradictions. I have explored the particular mechanisms through which this process consolidates power within former patron-client relationships. Structural and relational ambiguity enables the opportunistic repositioning of the nature of social ties in situations when multiple sets of expectations can come into play. This repositioning occurs in acts of tactical clarity, when one party seeks to stabilize a particular aspect of a relationship to make claims on other people. Moments of clarifying boundaries enable dominant parties to constrict the ability of inferiors to maneuver.

Understanding the role that blurred boundaries, rather than defined ones, play in enabling these market institutions and development models to operate allows a critique of the ways in which economic action is imagined in social theory. Moments of tactical clarity include the relational work (Zelizer 2012) of mobilizing market devices and other calculative or representational procedures. Yet these relational acts, and the models of society they conjure, are mistaken by theorists (Callon 1998; Riles 2000) for the core of market and network formation. Instead, as moments of tactical clarity, market devices and models are partial representations invoked to extend not only sociotechnical practices (as argued by Callon 1998; Mitchell 2007), but also sociopolitical ones. I have shown the precise ways in which so-called technical devices are mechanisms that extend and amplify patron-clientalism and projects of class, gender, and status. A critique of Callon, Mitchell, and Riles, who focus on the devices that constitute the network but not the social relations, and Zelizer, who conceptualizes an economy of communicative relations, is useful because their writings mirror models of the economy that social enterprises formulate and thus miss the complexity of emergent social situations.

### *Liminal lifeworlds*

Since its independence in 1971, Bangladesh has continuously undergone monumental change in its economy and society, recently exemplified by the summoning of iAgents as digital first responders to the site of a politically motivated railway tragedy. The current generation of young women, more so than their mothers and grandmothers, is deeply implicated in processes of transformation. Young women epitomize the liminality, uncertainty, and ambiguity that characterize the nation's experience with the conflicting times of speculative growth and blockaded mobility. As Bangladesh further liberalizes its economy, decentralizes its state functions, and submits its poverty-alleviation plans to markets, the themes and trends identified in this thesis intensify. One such underlying theme, as shown, is a clash in the temporalities of social rhythms, political events, and economic imperatives structuring everyday life in contemporary Bangladesh. In a world fixated on boosting women's employment outside the home as a measure of both gender equity and national economic growth, this study illuminates the relationship between "the times of capitalist modernity and vectors of inequality" (Bear

2016:2). iAgents are not alone in facing these challenges. In the accelerated time of Bangladesh's efforts to keep pace with the demands of high-street fashion in Europe and North America, the export-oriented garment industry taps into the liminal time in unmarried women's lifecycles as a source of docile, desperate labor.

The iAgent social-enterprise assemblage is a particularly apt site to explore these transformations fraught with contradiction and ambiguity because it is characteristic of an alarming and expanding series of such projects around the world. These projects appear under the different guises of NGOs seeking to become "sustainable," governments outsourcing social services, corporations seeking new markets at the "base-of-the-pyramid," and banks adopting "financial inclusion" policies. The more these various forms move away from a commitment to social services and social justice, the more extreme their claims of positive impact and individual empowerment become. In a "do it yourself" market society, relations of dependence often disappear from view, but they continue to order the realm of opportunity and possibility for people. Through the ethnographic case of the iAgents in Bangladesh, I have sought to explain the relational work that social enterprise participants and their managers perform to implement new kinds of DIY models. This process invokes multiple sets of representations as productive for their ability to extract benefits from the participants, both celebrating while also dampening their agency.

## EPILOGUE: DIGITAL ASPIRATIONS

Young people type random digits into mobile-phone keypads to conjure new connections and cultivate aspirations. iAgents complain that “even these people have become digital” after cycling to remote, poverty-stricken areas and finding few pregnant women to register for a mobile-phone maternal health project. Schoolchildren engage in nationalist dreams of modernity as they write about “Digital Bangladesh” for a final examination. Bangladesh abolishes paper applications under the Right to Information Act and celebrates transparent governance. Companies, development bodies, and NGOs around the world build social-enterprise models to help farmers check market prices through village e-kiosks, migrants to remit money through their mobile phones, and doctors to reach patients via telemedicine.

Fearing the loss of its global-market dominance in the ICT industry; seeking to reassert its role as a patron in the region; and hoping, at least symbolically, to offset the catastrophic setbacks to its carbon-emissions reduction plan following the earthquake and nuclear meltdown in 2011, the government of Japan developed a plan. It commissioned Yamada, the Japanese multinational consumer-electronics giant, to conduct a feasibility study of the carbon savings it could generate by repurposing its middle-class solar-energy offerings to base-of-the-pyramid markets in Japan’s bilateral carbon-trade countries. In August and September 2013, executives from Yamada traveled to Amirhat, Lalpur, and three other districts in Bangladesh to meet the iAgents and assess the feasibility of an exploratory project (Huang, forthcoming).

This thesis concerns not only women in Bangladesh, ICT social entrepreneurship, and aspirations for technology-assisted development. It also examines the ways in which we understand economies and economic action in general. This particular case is not removed from the global economy writ large. It forms part of an extensive network that exhibits many of the same features, at a sweeping scale, as described in this study. The iAgents are involved in a larger web of individual aspirations, national ideological projects, regional and global hierarchies of patronage, and clashes between nonhuman forces and humans’ efforts to control them. As the cycles of corporate strategies, carbon trading, and financial markets encounter and then run at variance to the cycles of social reproduction and structures of opportunity of life in villages in Bangladesh and in neighborhoods around the world, the people who most acutely bear the burden of their contradictory rhythms are figures exemplified by the iAgents.

## APPENDIX I: LIST OF KEY PEOPLE

### iAGENTS AT THE ATNO BISHASH INFORMATION CENTER IN LALPUR SUBDISTRICT

**Rahela**, pilot-model iAgent (1st cohort); main interlocutor in Lalpur  
**Rajib**, Rahela's younger brother  
**Brishti**, pilot-model iAgent (1st cohort); she employs her brother in her iAgent shop  
**Dipa**, pilot-model iAgent (1st cohort) who was selected to represent iAgents in Germany; she financially supported her brother to find work abroad but he was scammed  
**Rimi**, pilot-model iAgent (1st cohort)  
**Shanu**, pilot-model iAgent (1st cohort) who dropped out when she married; she continues to provide advice to fellow villagers  
**Nilufar**, pilot-model iAgent (2nd cohort); she is married  
**Riya**, pilot-model iAgent (3rd cohort) who dropped out because she could not afford the initial investment

### iAGENTS AT THE ACRU INFORMATION CENTER IN AMIRHAT SUBDISTRICT

**Taspia**, license-model iAgent; main interlocutor in Amirhat  
**Jorina**, Taspia's mother  
**Tanzila**, Taspia's elder sister, married to a tractor driver in a neighboring village  
**Tamanna**, Taspia's eldest sister, married to a corporate employee in Dhaka  
**Rima**, Taspia's cousin, who divorced and remarried  
**Sahara**, Taspia's niece, who works in the Matador pen factory in Dhaka  
**Ayrin**, license-model iAgent who aspires to become a policewoman  
**Deepti**, license-model iAgent; Hindu family  
**Megh**, license-model iAgent  
**Nilima**, license-model iAgent

### STAFF AT ATNO BISHASH IN LALPUR SUBDISTRICT

**Shoriful Islam (Shorif)**, Executive Director  
**Zahir Ahmed**, iAgent field coordinator 2009-2013  
**Sumaiya**, iAgent monitoring officer 2009-2012  
**Amit**, designated responsible person for iAgent program 2013-2015

### STAFF AT ACRU IN AMIRHAT SUBDISTRICT

**Sabbir Hossain**, Executive Director  
**Rifat**, iAgent field coordinator 2012-2013

### STAFF AT TECHNOLOGICAL INNOVATION FOR EMPOWERMENT (TIE)

**Dr. Adnan Khan**, CEO  
**Rohan Alam**, iAgent leader 2009-2013  
**Kabir Saadi**, iAgent leader pre-2009, post-2013  
**Fahim**, iAgent team member  
**Jahid**, iAgent team member  
**Kanika**, iAgent team member  
**Rasel**, iAgent team member  
**Shila**, iAgent team member

## APPENDIX II: GLOSSARY OF NON-ENGLISH WORDS AND ACRONYMS

<i>alosh</i>	lazy
<i>amader</i>	our
<i>apa</i>	elder sister
<i>Aparajita</i>	rural saleswoman for Unilever; “woman who cannot be defeated”
<i>Aponjon</i>	health information program of USAID and the Bangladesh government
<i>apu</i>	elder sister (informal)
<i>bari</i>	home
<i>bazaar</i>	market
<i>besi</i>	in excess; many; much
<i>bhaggo</i>	fate
<i>bhai</i>	elder brother (Muslim)
<i>bhalamanush</i>	good people, referring to local elite classes
<i>bhalo</i>	good
<i>bideshi</i>	foreigner
<i>biriyani</i>	rice cooked with spices and meat or vegetables
<i>boro</i>	big
<i>borolok</i>	big people, referring to local elite classes
<i>boromanush</i>	big people, referring to local elite classes
<i>burqa</i>	outer garment worn by women to cover their bodies when in public
<i>byebsha</i>	business
<i>caci</i>	aunt
<i>chakri</i>	salaried, formal-sector employment
<i>char</i>	river island
<i>chhoto</i>	small
<i>chhotolok</i>	small people, referring to local lower classes
<i>chhotomanush</i>	small people, referring to local lower classes
<i>chilla</i>	volunteer traveling missionaries
<i>dada</i>	elder brother (Hindu)
<i>dal</i>	lentils
<i>dhoni</i>	wealthy
<i>doi</i>	yogurt
<i>durneti</i>	corruption
<i>Eid ul-fitr</i>	festival of breaking of the fast to mark the end of Ramadan, the Islamic holy month of fasting
<i>feriwala</i>	hawker; peddler
<i>fres</i>	fresh

<i>ghar</i>	house
<i>ghotok</i>	professional matchmaker in arranged marriages
<i>gorib</i>	poor
<i>gusthi</i>	patrilineal descent group
<i>halim</i>	savory stew
<i>hartal</i>	form of mass protest involving the shutdown of workplaces, offices, and roadways
<i>hingsha</i>	envy
<i>ichchha</i>	wish
<i>imam</i>	local Islamic religious leader
<i>izzat</i>	honor
<i>jamai</i>	bridegroom
<i>jhogra</i>	flight, quarrel
<i>ji</i>	yes (honorific)
<i>jomidar</i>	landowner
<i>kacha</i>	made of mud, thatch, or other impermanent materials; literally, raw; deficient
<i>kameez</i>	knee-length tunic
<i>kosto</i>	suffering, struggle
<i>jugaad</i>	improvised fix, often implying moral deficiency (Hindi)
<i>lathi</i>	bamboo stick
<i>lila</i>	ritual distribution at festivals
<i>lobh</i>	greed
<i>lobhi</i>	greedy
<i>lojja</i>	shyness
<i>lungi</i>	tube-shaped garment worn by men and tied around the waist
<i>madrasa</i>	educational institution
<i>mama</i>	mother's brother
<i>mela</i>	festival or fair
<i>mitha</i>	lie; falsehood
<i>mon</i>	mind; heart
<i>mon bhalo</i>	a good mind
<i>mon fres</i>	a fresh mind
<i>mukti juddha</i>	freedom fighter (man who fought in the Independence War)
<i>oborodh</i>	form of mass protest involving the shutdown of workplaces, offices, and roadways
<i>oshosheton</i>	unconscious; unsensitized; unaware
<i>pandal</i>	bamboo-frame cloth-paneled tent to host events and festivals
<i>pitha</i>	steamed rice cake
<i>porisrom</i>	hard work

<i>pukka</i>	built from permanent materials (describing a house); literally, cooked
<i>pulao</i>	rice cooked in a seasoned broth
<i>pardah</i>	seclusion of women for modesty and honor
<i>Qurbani Eid</i>	festival of sacrifice, during the twelfth month of the Islamic calendar
<i>Ramadan</i>	ninth month of the Islamic calendar observed as a holy month of fasting
<i>roti</i>	flat bread
<i>sari</i>	women's wrapped garment made from unstitched yards of cloth
<i>sehri</i>	pre-dawn meal before a day of fasting
<i>Shabe barat</i>	all-night Islamic holiday, in which Allah forgives sinners and determines people's fortunes for the upcoming year
<i>shahaja</i>	help
<i>shalwar</i>	loose cotton trousers
<i>shartopor</i>	selfish
<i>shorom</i>	shame; shyness
<i>singara</i>	samosa; stuffed pastry
<i>svopno</i>	dream
<i>union parishad</i>	smallest rural-administration and local-government unit in Bangladesh
<i>upazila</i>	subdistrict in Bangladesh
<i>urna</i>	scarf draped over the shoulders and across the chest for modesty
<i>zakat</i>	charitable contribution; one of the five pillars of Islam

## ACRONYMS

ACRU	Akaas Center for Rural Upliftment
BOP	base/bottom of the pyramid
BRAC	Organization known formerly as the Bangladesh Rural Advancement Committee. Currently, BRAC does not represent an acronym.
CEO	Chief Executive Officer
CSR	Corporate Social Responsibility
DFID	Department for International Development (UK)
DIY	do it yourself
GBP	British pound
GDP	gross domestic product
ICT4D	information and communication technologies for development
MDG	Millennium Development Goal
MLM	Multi-Level Marketing
NGO	non-governmental organization
PMO	Prime Minister's Office
RTI	right to information

TIE	Technological Innovation for Empowerment
SAF	Shabar Adhikar Foundation
SSI	Sustainable Sourcing International
UISC	Union Information Service Center
UNDP	United Nations Development Programme
USB	universal serial bus
USD	United States dollar
VGF	vulnerable group feeding



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